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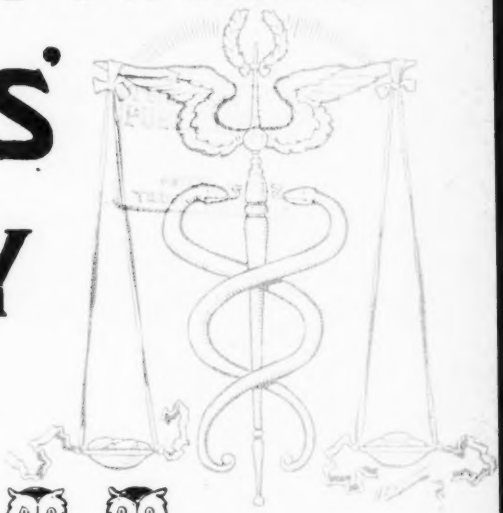
THE RAND-McNALLY BANKERS' MONTHLY



FEBRUARY, 1901

EIGHTEENTH YEAR — NUMBER 2

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PUBLISHED BY
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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 21. CHICAGO, FEBRUARY, 1901. NUMBER 2.

FINANCIAL AND COMMERCIAL OUTLOOK.

Although the outlook in the commercial and financial world at present does not warrant any pessimistic predictions, yet, a study of prevailing conditions indicates that the situation contains an element of uncertainty. This country has witnessed a season of unbounded prosperity, gigantic operations are undertaken and carried out, but it is not conceivable that such a condition of affairs can go on indefinitely without reaching a point where a depression of more or less magnitude must follow. When it is considered what an enormous scope is covered by our present prosperity, and the numerous elements that go to make it up, the chances for a depression in industrial activity are not few.

One of the most potent factors in our present prosperity, and one to which we must look with some degree of fear, is the immense foreign trade of America. To meet it the various industrial combinations have had to drive every mill and factory to the limit, and in fact must daily increase their productive force. As a result of this trade, coupled with an extraordinarily large domestic business, our capacity for production has become so great that it is absolutely necessary that we not only preserve the markets in which we have already gained a foothold, but that we find new ones. And the question is whether or not the markets we now have will be preserved and whether it will be possible for America to compete successfully with other nations and secure new ones. That we can hold our own in the world's markets is probable, but that we will have strong competitors is a fact that is becoming clearer and clearer each day. Europe has awakened to our industrial supremacy, and to the hold we have gained on their markets, and there is agitation there for finding some means of meeting this competition. An

economic alliance of all nations of Europe has been advocated, but the most important step that has been taken is the formation of syndicates and combinations, which have made a forward stride in economic saving. These combines are gradually controlling production, fixing prices, doing away with competition, which must in time have a decidedly derogatory effect on our export trade. Our ability to cope with European industries in European markets has undoubtedly been due to our economical production, and if Europe meets us with our own weapons we must lose so far as their markets are concerned. Many of these amalgamations are only local, but gigantic international syndicates have also been formed, and they are determined to fight for their own markets.

Our export trade to Russia is likely to suffer materially should the Treasury Department decide that the Russian government is paying a bounty on sugar exports. This question has come up, and Russia has denied that it either pays or bestows such a bounty. The question is one much involved, but Russia has declared that should the United States place a countervailing duty on Russian sugar, she would immediately retaliate and put a maximum tariff on all our exports to Russia. At present we are enjoying the minimum rate.

America's foreign trade during the month of January has fallen off considerably as compared with the same period in 1900. Should our foreign exports continue to decrease much distress may be caused here by over-production. Many factories would necessarily be closed, and men thrown out of employment.

Up to the present date practically all avenues of trade have remained firm, and the prospects for a continuance are bright. The iron and steel trade, however, is especially active, and the chief feature of the market has been the demand for pig iron. The steel interests purchased during the month 300,000 tons, the largest buyers being the Carnegie Steel Company. Although they are the largest producers of pig iron in the country they still bought 150,000 tons at advanced prices, and the good feature was that the steel people are reported as saying that the iron was wanted because it was needed. This would indicate that the steel industries are still in full blast. Foreign exports in steel and iron have fallen off somewhat.

The stocks of the steel companies have been very erratic during the present month, as have also the railroad shares. The cause in each case was a rumor that amalgamation of the various steel combines and large railroad systems was contemplated. This of course would lead to a harmonious policy on the part of the various large railroad systems, and the same condition would result in the steel industry. In neither case, however, could the rumor be verified from headquarters, and the result was a decline in both the shares of the railroads and steel companies. The steel stocks were even more depressed because of a trade war which seemed imminent. It now looks as though there would be neither consolidation nor war. As a result of the rumor that the Great Northern R. R. and St. Paul systems were to amalgamate St. Paul shares rose twelve points, but later declined to a normal level. The rise and fall of these stocks had a sentimental effect on the industrial shares. A very good sign in the market at present is that

there seems to be a tendency towards quieting down, and should this continue the reaction that must come will probably leave no large failures or cause special distress.

It is not, however, safe to take the stock market as a true barometer of trade conditions. It is undoubtedly to a great extent in the hands of skillful manipulators, who could, with the aid of the public, a most instrumental factor in the upward movement, cause a panic. The speculating public has not yet seemed to realize that there is an end to everything, and that an upward movement must cease sooner or later, and should there be a sharp decline it is quite possible that this same public would follow the straw, and in their endeavor to realize cause a panic of tremendous consequences. The present outlook, however, would indicate that stocks will slowly and gradually settle down to normal prices. One of the potent factors in keeping the market strong has been the large amount of available cash in the banks. Although the last week in January witnessed the exportation of $4,000,000 of gold to Europe, the banks in New York gained during the week $13,971,300 in specie and legal tender. Further gold exports are looked for, but it is not believed that they will continue to an extent which will unsettle the money market.

Railroad earnings still indicate that prosperity reigns. The reports of the various roads show an increase of 11 per cent during January of this year over the same period in 1900. Dividends have not increased to a great extent, but the money is being utilized in perfecting the various systems.

The export trade of the United States during the year 1900 was the greatest in the history of the nation. It was reasonable to expect that after the marvelous years of 1898 and 1899 a halt would occur; but figures of the trade during the last year prove the predictions unfounded. The exports for 1900 amount to $1,478,050,854, and in 1899 they amounted to $1,275,467,971, showing an increase of $202,582,883 during the year 1900. This total for the year just closed was 72 per cent larger than our export trade for 1890.

The trade balance of the United States at the end of the year 1900 was over $648,000,000. To a noteworthy extent this immense total of exports was due to enhanced prices that we received for our goods. Cotton is a good example of this, having sold at an average of three cents more per pound than during the year 1899.

Taking a glance at the government finances, there is seen an ever-growing surplus. At present the chances for a continuance of increased receipts over expenditures are very good, and it would be a wise measure to make a conservative reduction of war taxes. However, at just this present time, the chances of a harmonious agreement between the House and Senate as regards this reduction are not of the best, and an agreement in conference may not be reached. Should the surplus continue to grow, it will be necessary for the Secretary of the Treasury to find some means of again putting the money back into circulation. He has two ways in which he can do this. One is to increase public deposits with national banks, and the other to buy government securities in the open market.

The latter method will be the one preferred by the Secretary, as it is the policy of the Government to reduce the public debt at times when a surplus is accumulating. Should he place any of this money in the national banks, they would have to put up bonds with the Treasurer of the United States as security, and it would tend further to enhance Government bond values and defeat the Secretary's main object of lowering prices to a point where it would be profitable for the Government to buy. At the present time the bonds are at such a premium that it is unlikely the Government will take this step. Should the bonds, however, decline to a normal figure, it is very probable that the Secretary will enter the market and buy $50,000,000 worth.

LIABILITY ON A FORGERY.

The following situation is submitted by a subscriber of THE BANKERS' MONTHLY:

It has reference to a forgery, and in it are involved besides three banks three individuals which may be known as "A," "B" and "C." "A" was the original owner of a draft. This draft, it appears, was stolen by "B," who forged "A's" indorsement in pencil and added his own indorsement. The draft was drawn by a bank which may be known as "X" on a Chicago correspondent known as "Y." "B," in order to realize money on the draft, armed himself with a letter of identification from "C" to the third bank in the matter, which may be called "Z." In this letter "C" vouches for "B" as a personal friend and says specifically that the draft is owned by "B." On the strength of this the bank "Z" pays the money and the life of the draft is ended by its being paid by "Y" and charged in the regular course of business against the bank "X," which issued it. Now "A," as the real owner of the draft and whose endorsement was forged, makes a claim.

The questions propounded are: Can the bank "Z," which was victimized through the letter of identification, hold "C," who wrote the letter, and which bank should "A" sue?

The experts to whom the papers were submitted argue that "C's" letter of identification is of such character that he can be held as liable to the bank to whom his letter was addressed. It is not a simple letter introducing "B," but it states that "B" is the owner of the draft presented. This proves to be the real question at issue. On the strength of this letter the bank "Z" paid the money to "B." There is substantial agreement as to "A's" method of procedure for redress. He can hold "Y," the bank on which the draft was drawn, and which paid it on a forged indorsement. The bank "Y" would in turn have recourse on the bank "Z" for whom it acted as agent and which by forwarding the draft in the regular course of business practically guaranteed the indorsements to the bank "Y."

PLEA FOR ABOLITION OF USURY LAWS.

The classification of the human species by Charles Lamb, into men who borrow, and men who lend, seems a strikingly appropriate one as far as it appertains to the business world. The business man is either a lender or a borrower, and so intimately are the two connected that a commercial transaction is seldom, if ever, consummated without this relationship being affirmed. Among uncivilized or primitive people the prevailing idea has always been that interest is wealth made from the poverty or necessities of others: hence a degree of odium has always attached to the business of lending, which centuries of thought and development have not been able to dissipate, and to this day the epithet "Shylock" carries with it a reproach as full of contempt as any word in the vocabulary of the English language. The church is mainly responsible for the perpetuation of this prejudice, and as late as the year 1743 Pope Benedict XIV. issued a bull defining the doctrine of the Catholic church in the matter or usury, to the effect that there were occasions when the lender on special grounds might claim a sum additional to what he had lent; but that the doctrine of the church was unequivocally that usury—i. e., interest—whether moderate or not, taken from a rich man or otherwise, is always a sin, and no circumstances whatever could alter its character. From the earliest ages the church has hurled its anathemas against the business of lending money, neither recognizing nor admitting a difference in loans made for the purpose of production, or as a matter of commercial necessity, or in loans made for the purpose of anticipating future increments.

Christian theology is not the only offender in this respect, but must share the burden of responsibility with the Talmud and the Koran, though the exponents of the two latter have qualified their restrictions to a certain extent. In vain have enlightened thinkers and progressive rulers endeavored to stem the backward tide of superstition and intolerance, realizing that the progress of nations was being impeded by a course not at all in accord with the evolutions of the human mind, and to this day the statute books of every civilized country, with one exception, are filled with enactments covering the taking of interest above a certain rate, designed ostensibly to protect a thriftless class of humanity, who none the less become the prey of sharks in human garb, while honest enterprise is forced to transgress laws which by their nature are brought into contempt, thus striking at the very essence of civilization. It can be safely said that the only result of such laws has been to sharpen the wits of the lenders to such an extent that it is well nigh impossible to apply a penalty to even the most flagrant cases of usurious practice. The direst penalties to life and limb in the olden time, confiscation of principal and interest in the modern, alike proved ineffectual barriers to a practice which is but a natural one, and which can only be justly regulated by natural laws—i. e., supply and demand.

Whatsoever hinders the lending of money injures trade, was the cry of John Locke in his futile effort to prevent the government in the early part of the

sixteenth cntury from decreeing that 4 per cent interest should be the maximum charge on loans, and right ably did he brandish the cudgels about the ears of his opponents; but nevertheless the fiat went forth and trade and industry were given another body blow.

It is indeed curious that rulers never have been able to grasp the truth of economics in the development of their respective countries. Bounties have been placed upon manufactures, foreign artisans imported to teach the natives the secrets of their trade, but the effect of such provisions was always rendered nugatory by a prohibition of the free working of a force absolutely necessary, and one which constitutes the mainspring of every industrial enterprise. Interest is the reward of abstinence, just as the harvest is the reward of the husbandman; and why in modern times the legitimate fruits of the one should be limited by legislative enactment, while every effort is made by the lawmakers to increase the results of the other (even to the extent of violating all laws of economics), it is difficult to perceive. No consideration whatever is devoted to the circumstances under which money is loaned: whether it is to be used in developing the resources of a continent, or whether it is to prolong by a few days the existence of the profligate spendthrift. No distinction is made by the law, nor is this indiscriminate application of any avail. Continents continue to be exploited and spendthrifts continue to squander their patrimony—but why then keep these obnoxious laws upon our statute books? To legitimate trade it is an unnecessary obstacle to be overcome by ingenuity, while the usurer of modern times pays no attention to it at all, and by means of legal quibbles extricates himself from any consequences resulting from the transgression of a law which has always been, and always will be, a dead letter.

The circumstance that the lending of money has always been under the ban of the church, and subsequently under that of public opinion, influenced, not by the law of common sense, but by tradition, has added a price to it beyond that caused by supply and demand, and the so-called "interest of assurance," which latter covers the risk incurred in loaning. Disregarding any enterprise which may have been held in check, the financial loss to legitimate commerce in consequence of this superfluous burden must be something enormous.

The bible is the innocent cause, to a very great extent, of the prevailing prejudice against interest money, and must be ascribed, as far as this book is concerned, to the interpretation of a few texts, or, more properly termed, aggregations of words. To get at the truth we are obliged to go back to the time of Aristotle, whose philosophy seems to have influenced the minds of the clergy to no small degree in their protracted fight against the spread of truth. Their dogmas have been handed down from successor to successor, each vying with the other in virulence and acrimony; but here and there we notice a gleam of intelligence struggling through the mass of prejudice engendered by zealots and fanatics, but only for an instant, when again all is darkness.

As the church held full sway in a most despotic manner over ruler and serf alike, as late as the fifteenth or sixteenth century, its precepts, founded on

ignorance or self-interest, have been maintained in the popular method of thought to such an extent that it is not surprising that even to this day we are still subject to a law which is unquestionably conceded to be one of the grossest errors in political economy.

The word "Usury" derives its etymology from "usus," to use, and "oera," a mark upon money to denote its value. The definition of the word as given in the Century dictionary, is—"Originally any premium paid or stipulated to be paid for the use of money; interest." The terms "usury" and "interest" were synonymous, and it was not until after the fifteenth or sixteenth century that they parted company—the former term assuming its present significance, that of unjust and oppressive remuneration for money loaned, and the latter, the legal reward or rent.

The term usury was applied not alone to money, but the taking of other things comes within the definition of the word. (Lev. xxv., 37.)

That the prejudice against interest is an ancient one is evidenced by the Mosaic law (Lev. xxv., 36), but the interpretation of all passages relating to the subject found in the books of Moses, according to high authorities in the Jewish church, must be in the sense of oppression and persecution. The history of the Jewish race is closely connected with the subject, and the development of their relations with the various Christian nations during the course of centuries, forms not the least interesting chapter in the history of the commercial progress of the world.

The early history of Greece throws valuable light upon the gradual development of the question of usury, and it is undoubtedly true that the necessities of the times were in a great measure the cause of a method of reasoning on the part of philosophers, who made use of their powers of logic, not for the benefit of mankind, but more for the purpose of evincing an arrogant disdain for anything that might trend in that direction. The infallible result of indiscreet methods of living in Greece was slavery; not alone for the debtor himself, but for the rest of his family. Is it therefore surprising that a prejudice against the creditor class should be firmly imbedded in the mind of the people, which even the wise, though arbitrary, laws of Solon were not able to eradicate?

This sentiment is clearly brought out by the reasonings of Aristotle, who held that money being naturally barren, to extract money from it must necessarily be contrary to nature. Plato before him held the same views, which later on were also promulgated by Cato the Censor, Plutarch, Cicero and other famous writers of antiquity. The cry was taken up by the early Fathers, and handed down to their successors, whose notions of duty were derived from authority and tradition, and not from a sense of right. This sentiment was adhered to down the line of centuries with a tenacity that is truly astonishing. The most notable expression of this tendency can be found in the expression of St. Bazil, Bishop of Caesarea, one of the most learned and influential churchmen of the fourth century, who gave vent to his pious horror of the unnatural fertility of money when put out at interest, in the following words:

"Brought and bringing forth on the same day, though not gifted by the God of nature with genitive or procreative faculties." Even the immortal Bard of Avon twelve centuries later expresses a similar sentiment through Antonio, in the "Merchant of Venice."

"For when did friendship take a breed of barren metal to his friend?"

Owing to the pertinacity of the clergy, this principle was fastened upon the statutes of nations, and was modified only after having been subjected to the sledge-hammer blows of the greatest intellects of the last three centuries. The first breach in the mass of sophistry and subtlery engendered by the Aristotlean philosophy, which dominated the Christian religion century after century to the detriment of mankind and the hindrance of all human progress, must be attributed to the Reformation, though the guiding spirits of the new movement were at first far from being united on the question. Even modern thought has not yet been able to exterminate it entirely.

Grote depicts the condition of Greece as a most appalling one—the rich growing richer, the poor being sold into slavery for debt. In the corner of every tract of ground was planted an ominous pillar, showing the amount of the mortgage with which the land was burdened, and the name of the mortgagee, when with a stroke of the stylus in the hands of Solon relief was brought to the suffering and oppressed, and the loaning of money placed under restrictions of the law. This measure undoubtedly appealed to the practical sense of the people, notwithstanding the irreconcileable attitude of the philosophers and the rich, and in it we can perceive the first awakening to the truths of political economy.

Prominent writers have ever been lenient towards Aristotle and his colleagues, and criticise their sentiments on the grounds of contempt of trade, high ideals of thought which, applied to practical purposes, would be degrading, etc., etc.; but it is to be feared that these earlier philosophers were in a degree actuated by no different motives than those which guide the pens of the modern day writers of social problems.

In ancient Rome productive occupation was looked upon with disdain at a time when the entire populace was maintained at the expense of the state, and it was but natural that the stipend allotted to each individual or family should in some cases not be sufficient to satisfy their wants, thus compelling the improvident ones to have recourse to the more fortunate members of the community: fortunate by reason of their disposition or capability to live within the means at their disposal. Such assistance was readily granted, but not without a reward, and the reward increased in proportion to the wants of the impecunious, and, in the absence of legal restrictions, amounting to terms so onerous that the final result was ruin. We find the great Roman names of Brutus, Cassius, Antony, and even the renowned Pompey, mentioned as lenders of money on short time at exorbitant rates, and history further states that it was not an uncommon thing to deduct 48, or even 70 per cent, beforehand. A regulation of interest under such circumstances can perhaps be defended, although it would have answered no practical purpose, as men capable of overthrowing empires

would undoubtedly have found means of counteracting laws which interfered with their personal gain.

Rome being essentially a non-producing country, governing and maintaining its people by conquest alone, commerce was a thing despised, and industry could only be countenanced when pursued by slaves. The wonder is, not that the power of Rome declined, but that it lasted as long as it did. The only thought that was given to the welfare of the people was, as to what country could be next subjugated in order to afford the usual provision of five bushels of grain a month for its needy citizens. That demagogism was the root of this system cannot be denied, and while it lasted all was well.

A great pity it is that we do not know as much of the inner life of the Carthaginians as we do of Rome. The former enriched themselves by agriculture as well as by commerce, and at the time of the Punic wars was unquestionably the richest nation on the earth. In a peaceful people such results can only be obtained by the observance of natural laws, and there is little doubt that the world would have made more rapid progress had Hannibal been the victor rather than Cæsar. In view of the conditions existing in Rome, it is useless to look for motives governing the loaning of money from an economic point of view. Interest was at first entirely prohibited, but later on was authorized by law, and while numerous attempts were made by legislators to regulate its terms, the last and most effective effort in this respect was made by Justinian. The Justinian code fixed the rate of interest at 4 per cent for persons of illustrious rank, and at 6 per cent for all others. This was the ordinary and legal rate. However, 8 per cent was permitted to manufacturers and traders, and 12 per cent for bottomry.

But the pushing and energetic sway of the rapidly-rising sect of Christians was already felt at this period, and the true spirit of a nation's wealth was dawning upon the intellects of rulers. The system, however, was too far exhausted for any revivifying influence to have effect, and the curtain dropped before a nation consumed by its own mistakes. In fact the philosophers of the time and the people at large branded the money lenders as the main cause of the decline of the empire.

With the dawn of the new era, under the rule of the Barbarian, we have in the capitularies of Charlemagne, a guide-post which must have been hailed with delight by all thinking persons of the time. These covered the disposition of everything produced within the boundaries of the realm, down to the minutest details; and while in a material sense it was meant in a great measure for the government of his personal estates only, still there are many things touched upon which concerned the state at large, and among others, horrible dictu, a recommendation to the clergy not to swear, not to get intoxicated, and in more than twenty instances is the prevailing custom of the priests to take usurious interest stigmatized. This seems at that time to have been the favorite method of the priesthood to increase their revenues, and similar means were resorted to at a later period by the emissaries of the Vatican who were sent to England to collect

the Peter's pence, known as the "Gentlemen Strangers," and whose rapacity in this respect knew no bounds.

The demands of the crusades caused a decline in the power of the lords and barons, and it was here that the clergy stepped in as the protector of the lower orders. Their rule, as a whole, was a mild one compared with the arbitrary and self-aggrandizing spirit of the oligarchy, and under this rule we can trace the rise to power of the towns and cities which exerted such an influence upon the commercial development of the world during the middle ages. During this period arose the first conflict of commercial civilization with the church in regard to the lawfulness of lending money at interest, or, as it was then called, of practicing usury. This assumed the form of enactments which were principally aimed at the Jews, and amounted to a relentless persecution which was relaxed only when urgent necessities required the propitiation of the moneyed class. These occasions became more and more frequent, as commercial opportunities offered themselves to the people, but nevertheless a spirit of hatred continued to be manifested that stopped at nothing.

One curious circumstance developed in the course of these persecutions which deserves more than a passing notice. One Bernardin de Feltre carried his enthusiasm to such an extent, that despairing of the ultimate eradication of the supposed evil, he, in company with several others, organized institutions where money was loaned against pledges without the payment of interest—"the monts-de-piete." These houses, however, did not long maintain themselves on this basis, but were soon found in the arena vying with the Jews in the exorbitancy of their charges. This attempt was the origin of our present pawnbroking establishments. Money as a commodity was nowhere free—everywhere subjected to a restraint; a maximum price put upon it to the disaster of mankind, to the eternal stoppage of traffic, to the injury of the merchant and trader, and that at a time when countries and cities were obtaining their freedom through commerce and the art of labor.

A brilliant example of the effects of freedom of trade is furnished by Venice. In the heydey of her prosperity commerce was as free as air, and it was in consequence of this principle that she obtained her opulence and was fittingly called the bride of the sea. The imposition of custom duties, and the onerous burdens, marked the beginning of her decline, which was hastened by Da Gamas' discovery of the southeast passage. Never was such a brilliant example of the workings of natural laws presented to the world, and how little it was heeded!

With the advance of the sixteenth century intellectual thought gradually escaped the limits prescribed by theologians, and seeking a wider field for the exercise of an activity which had for so many centuries been limited to the narrow confines of religious dogmas, it threw itself upon subjects closely concerning the welfare of the masses. With the discoveries of Copernicus, Galileo, Newton, Harvey and Gilbert, the range of human wisdom was broadened to an extent that boded good for humanity, and it was at this period that the modern distinction between usury and interest occurred, much to the dismay of the religious-

ly inclined. That this infraction of old-time theories was seriously contemplated by the clergy, is evidenced by the many protests that were hurled at the laiety; but clerical condemnation had to a certain extent lost its sting, particularly so as rulers, impelled by their necessities, now began to view the right to legalize interest from the standpoint of statesmanship. This was a step in the right direction, and henceforth enterprise received a sanction based upon well defined principles; consequently the authoritative overthrow of the canonical edict can be classed as equally important with any of the scientific discoveries of the period.

The canonical idea did not lack assailants from within its own ranks, but the contumacious ones were speedily made to feel the rigors of the most unrelenting discipline the world has ever known, and sooner or later retracted their assertions; but over the secular intellect such methods had no influence. The cause in France was espoused by Montesquieu, Quesnay and Sismondi, the latter making his strongest plea in the observation that the prohibition of usury in Catholic countries had as an effect the promotion of a passion for luxury, and the discouragement of economy, inasmuch as the rich not being engaged in business, found it difficult to employ their savings productively.

The champions of the cause in England were Locke, Bacon, Adam Smith and Jeremy Bentham. Bentham's influence perhaps was the most far-reaching, as it was to his arguments mainly that is due the fact that in England to-day commerce in money is as little hampered as that in any other commodity. His arguments on the subject as just as forceful after the lapse of very nearly a century as they were when first advanced, and are contained in a series of letters written in Russia. He treats the subject more from a legal point of view than from an economic one, and the main burden of his argument is that there is no difference between money and goods, and consequently the only way to regulate the price of either is by the law of supply and demand. He further asserts that if it is right for the legislature to regulate the maximum price at which money can be sold, in all justice to the other side it should also fix the minimum price at which it could be bought. These arguments are just as truthful to-day as they were then, and very little can be added to demonstrate the uselessness and damage of a burden that is placed upon an industry which is the life and essence of our industrial existence.

Modern opposition to the taking of interest is to be found only among the extreme wing of the socialist faction; but this is a feature which belongs properly to an entirely distinct domain, and does not in any way affect the present question.

In a highly developed civilization the natural price of money is a low one, and as a rule well within the defined legal limits; but there are times in the history of the most highly developed civilization when commercial upheavals occur, brought about by the very fact that money is habitually at a low rate of interest, though at such times, owing to legal restrictions, the money-loaning institutions are prevented from extending aid to jeopardized interests, which they would otherwise gladly do, and thus perhaps themselves avoid being engulfed in a chasm that is eternally kept open by laws which from a mistaken notion were made to benefit borrowers.

JOHN E. GARDIN.

MOVE TOWARD CIRCULATION BASED ON ASSETS.

The Lovering bill now before Congress is an interesting and radical bill, and an entering wedge towards a reform in our present bank-note currency system. If the measure is enacted, and proves successful, the result should ultimately be a complete revision of the laws now governing our present bank-note currency. The new circulation provided by the bill will not, in any direct manner, change the present bank-note currency, being simply an addition. The only difference will be that the new notes issued will be based on the assets of the bank, and not protected by a deposit of United States bonds. The tax on the additional circulation actually in use will be the same as on the persent outstanding bank circulation. Further than this there are no provisions of interest in the bill except that all sub-treasuries will be appointed as current redemption agencies.

The governing principle of a bank-note currency should be to have it bear a close relation to the varying needs of business for money, and to have it conform immediately to those needs. Our present bank-note currency is in no degree an elastic or conformable one. The underlying principle of the system—so far as a flexible note currency is concerned—is faulty, and as a result the volume of currency in circulation depends entirely on the market value of Government securities. There may be an exceptional demand for money, and bankers unable to supply the demand at ordinary interest rates by issuing additional bank notes, because such a course, owing to the high price of Government securities, would be unprofitable. On the other hand, the supply of money may be more than equal to the demand, but under the present bank currency laws the taking out of additional circulation might be profitable to the banker because of a low price on Government bonds. Aside from this bad feature in the system there are restrictions on the amount of notes that can be withdrawn from circulation in any one month and also a law which prohibits banks that have withdrawn circulation from reissuing within a period of six months. Such prevent elasticity, and the volume of currency is not expanded or contracted as business is active or stagnant.

The basing of a bank-note circulation on bank assets, for which the Lovering bill provides, has not met with universal favor in this country. Undoubtedly this hesitancy is due in a great measure to the experience with "wild cat" banking, which is still fresh in the memory of the people. But that such a currency system is not only feasible but of vast benefit to the business community, has been demonstrated. Canada has in force a system of bank-note currency based on assets, and the result has been an even and conservative expansion and contraction of the volume as business demanded. In France the issuing of notes is the province of a few of the large banks, and they are so closely allied to the business interests of the country that the slightest menace to financial interests is often detected, and the volume of currency contracted or expanded, before any real harm has been done, or in fact before the menace was perceptibly noticeable.

In England the power of issuing notes has been placed with the Bank of England, and the regulations governing that power are elastic, and have resulted in the bank averting panics. In this country, however, the Government has hedged around the bank-note circulation restrictions which make it of no import to changing conditions in the financial world. It needs a radical reformation, and in the Lovering bill we have a step in the right direction.

Although radical action is needed, the Lovering bill is more radical in thought than in action, for its provisions fix a limit to the amount of additional notes that can be issued. During the first three years it provides for an increase of a possible $60,000,000 in notes based on assets. This amount could be added to the present volume should every national bank in the country avail itself of the privilege afforded by the bill and take out additional notes not to exceed 20 per cent of the amount of bonds they now have on deposit to secure such circulation. This is quite improbable, and therefore the bill will be watched more as an experiment, for the total that can be issued under the bill would probably be immediately absorbed.

It is the character of the bill that is interesting, for on its success, or on the success of some similar tentative legislation, will depend in a great measure the time which will necessarily elapse before the people are educated to a currency not secured by a deposit of Government bonds, but one that will greatly aid and facilitate general financial movements, and bear some relation to the business needs.

The bill is one which bankers undoubtedly would take advantage of should business demand more money, but whether or not a contraction would follow dull times is open to some question. There is no repressive tax on the circulation issued under the proposed act, to make the taking out of circulation unprofitable unless it is actively in use. This has been met in a measure by the appointing of all sub-treasuries as current redemption agencies. Increasing facilities for redemption will lead banks to keep exchanging the notes of other banks for legal tender, and this constant exchange will when bank currency is redundant, inconvenience the banks whose notes have to be redeemed. They will have to, each time their notes are redeemed, replenish their reserve fund in Washington, and will probably soon get tired of this routine and withdraw the notes.

Bankers and financiers look upon the Lovering bill with favor, although there are criticisms that the primary purpose of the bill to make an elastic currency would not be achieved because it does not provide any measures which would make it contract. They favor it because it is a step that might result in a more radical change in the near future. The present prospects of the bill becoming a law are not bright, as there are numerous pressing measures now before Congress which take precedence, and the session is a short one.

SANCTIONS TWO RUSSIAN BANKS.

Emperor Nicholas will sanction the issue of 100,000,000 roubles of 3½ per cent debentures by the Nobles Agrarian Bank and 35,000,000 roubles of 4 per cent certificates by the Peasants' Agrarian Bank.

THE REVENUE SYSTEM OF CHINA.

Alfred E. Hippsley, Commissioner of Imperial Maritime Customs of China, recently addressed the students of John Hopkins University relative to the revenue system of China, His address, an abstract of which is here reproduced, shows an intimate knowledge with the complicated revenue affairs of China, and since that empire is destined, soon or late, to become more identified with the world's trade than heretofore, and particularly with American commerce, this paper is commended to the readers of THE BANKERS' MONTHLY.

The Chinese government publishes, indeed frames, no national budget. Each autumn, however, the Board of Revenue in Peking, as head of the financial administration of the empire, draws up a statement of the requirements of the metropolitan bureaux for the following year and of the contributions to be made towards them by the several provinces. The expenses of provincial administrations are defrayed from land-tax and a portion of the *likin* collection, while from what remains of these and the other headings of revenue enumerated below those of the Imperial Household, the metropolitan administration, the defence of the northern provinces by land and sea, of the Foochow arsenal, extraordinary works in connection with the embankments of "China's Sorrow," the Yellow River, etc., are defrayed. From steady reading of the *Peking Gazette,* which is a collection of such official documents as the Privy Council sees fit to make public and which from time to time contains reports (more or less fragmentary) from viceroys and governors on all these subjects, an approximate estimate may be formed of China's revenue, which may be stated thus:

Land tax, levy in kind commuted to money payment, nominal amount taels 25,000,000, actually	Taels 20,000,000 =	$14,160,000
Land tax in kind (in Peking)	" 6,000,000 =	4,250,000
Likin on merchandise, net	" 15,500,000 =	10,930,000
Salt duty and *likin*	" 12,000,000 =	8,500,000
Native customs	" 3,000,000 =	2,125,000
Foreign customs, *i. e.,* customs under foreign inspectorate	Taels 23,500,000 =	16,695,000
Miscellaneous	" 5,000,000 =	3,540,000
Total	Taels 85,000,000	$60,200,000

The population of China being estimated at about 400,000,000, these figures seem to show that taxation is there very light, amounting to only some 16 cents per caput per annum. In China, however, reality differs much from appearance, and in revenue matters no less than in other departments; the result being that the collection reported affords no adequate index of the sums actually paid. To understand the *raison d'etre* of such a system, it is necessary to bear in mind that while each official has himself to pay his own staff which—as the territorial officials all exercise administrative, executive and judicial functions—comprises a large number of individuals, as well as to meet the expenses of himself and family, his official salary is altogether inadequate to meet such calls. It is there-

fore necessary that he supplement his salary from other sources, and so long as he turns into the treasury in a given year as much as, or better still, a little more than, was reported the previous year, no questions are asked; unless the exactions are so increased as to rouse popular discontent. But this system, or want of system, works great hardships to those who have to pay.

A few words as to each item of revenue.

Land-tax.—The Emperor is the over-lord of all landed proprietors, who had to pay a rent in kind. This was commuted in 1853 into a money payment on the basis, as rice was the staple rent paid, of taels 1.30 for 160 pounds of rice, which works out to a payment according to the rating of the land of from $0.40 to $1.70 per acre. It is necessary to remark that there is no such coin as a *tael;* it is simply an ounce weight of silver, which varies in fineness in almost every province and therefore in value expressed in gold or other commodities. The only coin in use is the *cash,* circular in shape with a square hole in the center—except in the neighborhood of the treaty ports where dollars (chiefly Mexican) and fractions of dollars (chiefly Hong Kong) are current, supplemented of late years by the issues of the various Chinese provincial mints. This *cash* is really the unit of currency and is the basis of all governmental taxation. The exchange between *cash* and silver was definitely fixed at the time of commutation, but the collectors have persistently increased the rate to the detriment of the farmers whose burdens have been further seriously aggravated by the steady appreciation of copper during the last few years. This appreciation has caused the metallic value of the *cash* to exceed its value as coin, with the result that, despite a legal death penalty for mutilating coin, more and more *cash* find their way each year to the melting-pot, and the consequent scarcity of the coin appreciates its value still higher.

The nominal total of the land-tax is about taels 25,000,000. But as a bumper year is only supposed to yield 99 per cent, and as allowance must be made for reductions on account of drought or inundation, the actual receipts do not exceed the sum I have named, taels 20,000,000. In addition, a certain quantity has always been sent to Peking for the use of the troops there. The Japanese war having shown that supplies for Peking from the south might be cut off by a hostile fleet, orders were issued abolishing the commutation system and ordering that the tax be forward in kind, and by the Grand Canal. It proved, however, impossible to give effect to these orders, as the transport expenses would actually exceed the money value of the rice—a notable instance of the primitive state of inter-communication in China, and of the ruinous extravagance of governmental methods. An instance of how wedded to routine and how lacking in initiative Chinese methods are has been recently afforded by an imperial commissioner sent to investigate the administration of the Yangtsz' provinces. He found that though all the land rendered unoccupied and waste by the Taiping rebels has in the course of the forty years which have passed since that rebellion was suppressed, been again brought under cultivation, one-fifth of the land in the Kiangsu province was still annually reported as waste land.

Certain of the provinces—Hsinchiang or the New Territory (in Central Asia), Kansu, Yunnan and Kweichow—are too sparcely populated to raise sufficient *land-tax* to defray the cost of their administrations, and consequently grants-in-aid have to be sent to them from the richer eastern provinces.

Likin.—This was instituted in the Yangtsz' provinces during the Taiping rebellion to raise money to pay the troops when other sources of revenue had stopped. It was to have been only a temporary tax, but remains to the present day, and has become the most grievous burden on the trade and property of the empire. Its name implies that it should represent but one *per mil ad valorem*. But if it was at any time so moderate in amount, it has long ceased to be so; and the tariff shows that in some cases it amounts to 18 per cent, and the liability to *likin* is not exhausted in any one province until two and one-half levies have been paid, and the liability begins anew so soon as the goods have passed over the border into a second province. Under such a system the inducements to smuggling are enormous; and to check smuggling preventive stations must be established at such frequent intervals that they are counted by thousands, and the employes by hundreds of thousands. Nor is the amount of the tax its only burden. For a consideration large rebates in the weights of goods passed are made, entailing large bribes at stations subsequently passed to avoid a charge of smuggling—the government loses, and the trader gains nothing. Again, boats have to haul-to at each station passed; inspectors can make examination as long or as short as they please; to make them short fees are requisite. Thus traders have, the tax apart, to constantly pay fees; and of the tax collected Mr. G. Jamieson, lately H. B. M. Consul-General at Shanghai, estimated, in a report to his government, that not more than 30 to 50 per cent is paid into the treasury. In some provinces the high officials have endeavored to remedy this state of affairs by permitting the guild of merchants dealing in one category of goods to pay a lump sum as quittance for the year of all *likin* on that category. This arrangement, it is argued, benefits both government and traders; but in fact it leads to, if possible, even greater abuses than the official system.

The treaty of Tientsin of 1858 allowed foreign merchants to send goods from a treaty port to a specified destination in the interior free of inland dues on payment of half tariff duty, *i. e.*, 2½ *per cent*. The Chinese government insisted that this privilege only applied to goods carried by foreign merchants—a claim which practically rendered the treaty clause nugatory, as foreigners leave the inland distribution to Chinese merchants. Eventually they gave way by allowing that foreign origin of the goods secured the privilege; but they then claimed that the exemption gained was only between port and destination, and that arrived there the goods were liable to such taxation as was recognized. This led to the imposition of differential levies, which again destroyed the effect of the treaty privilege; but in the last few years, as the result of constant complaint and claims for compensation, the back of this contention has been broken in several provinces. Probably the opposition of the local officials to this transit pass system would never have arisen, had it been stipulated at the outset that the transit half duty should be paid, not to the central government, but to the local officials.

Salt Gabelle.—Salt, chiefly manufactured by evaporation from sea water, is a government monopoly, the right to deal in it wholesale being conferred by licenses for which a heavy tax is charged. The systems of license and of sale are very complicated; but the result is that the wholesale merchants are enabled to raise the price to a point that it becomes on this necessary article of daily diet such a burden that armed bands of smugglers have not hesitated to overpower the preventive patrols on land and to offer battle to government forces at sea.

Native Customs. These only deserve notice because of their insignificant amount, when regard is had to the enormous internal trade of the empire. It does not, however, follow that this insignificance means a corresponding freedom from taxation to the trader. For the collectorates are farmed, *i. e.*, the incumbent is required to pay a fixed annual sum into the treasury, and, so long as he does this, what he collects beyond that sum he is at liberty to retain—that the latter is at times enormous is shown by the large fortunes amassed by the heads of the native customs at Shanghai, Canton, and some other places. The importance of such ports is now, however, steadily declining owing to the substitution of steamers for junks, and the consequent transfer of the cargo carried from the control of the native to that of the foreign customs.

Maritime (or Foreign) Customs. In the early fifties it was recognized that the willingness of the Chinese customs officials to negotiate and accept a lump sum in quittance of the duties leviable on a vessel's cargo worked injustice, because those who accepted this arrangement passed their goods more cheaply than, and consequently had a trading advantage over, the more scrupulous merchant who, because a tariff had been fixed by treaty, considered himself in honor bound to conform to it in paying duties. The British Consul of Shanghai endeavored therefore to introduce a system under which the consul should collect duties on goods carried or shipped by foreign vessels on behalf of the Chinese government. The attempt failed at the time; but when in 1854 the Taipings sweeping down the Yangtsz' valley, captured Shanghai and put the Chinese officials to flight, this system was introduced to deal with the trade carried on from the foreign settlements defended by foreign troops. The customs house was reopened in the British settlement under the joint control of three delegates, one each from the British, French and American consulates. The two last returned to their consular duties, leaving the British delegate, Mr. (afterwards Sir) Thomas Wade, in sole charge. Later he also rejoined his consulate, being succeeded by an assistant, Mr. H. N. Lay. In 1859, at the request of the Kwangtung authorities, the system was extended to Canton. In 1861, the Chinese government having by the Tientsin treaty obtained the right to invite British subjects to assist them in collecting their revenue, Prince Kung—head of the newly formed Tsungli Yamen, or foreign office—formally invested the collectorate of foreign customs at the treaty ports with regular powers from the Central government, placing the management of it in the hands of Mr. Lay; and branch offices were established at the several ports newly opened by treaty to foreign trade. In 1863, owing to reasons it is not necessary to detail here, Mr. Lay resigned, and Robert

Hart, who had resigned the British consular service in 1859 to join the customs at Canton, was appointed inspector-general, and has retained the position to the present date, though in 1885 he was offered and accepted the post of British minister to China, but resigned without having entered on its duties.

The foreign customs had primarily the control of all cargo brought or shipped by foreign vessels; but when Chinese shipping companies were started its control was extended to them. Its duties, qua customs, are to inspect any merchandise applied for, to determine the category to which it belongs, and to notify the merchant of the amount of duty due, holding the goods until the banker's receipt for that amount is produced; and at the end of the month to report to the government the amount so collected and at their disposal in the banker's hands. The foreign customs does not handle the duty; that is paid directly to a banker (Chinese) at each port specially named by the government for the purpose—a wise provision which precludes the possibility of the suspicion as to honesty which attaches to the native collectorates being extended to the foreign. Further, it builds and maintains all the lighthouses and light-vessels along the coast and on the internal waterways opened to foreign trade; it has established colleges at Peking and Canton for instruction in foreign science and languages; and is now engaged in introducing a national postal service throughout the empire in place of the native agencies, which have hitherto been the only means for the carriage of letters inland. Moreover, as the questions that give rise to international discussions arise with reference to trade, and as in the early days the Chinese authorities had no acquaintance with international law or foreign modes of thought or procedure, it is but natural that they have sought the advice of the foreigner in their service; and the influence thus exercised has been almost uniformly for good, and has aimed at benefiting China's interests and removing causes of friction.

The extension of the service has been facilitated by two causes: First, the recognition by the Chinese government that they received every penny collected; and second, the automatic nature of its growth, *i. e.*, the establishment of a customs house is the natural consequence of the opening of a new port, which has gone far to disarm provincial jealousy and to cause the service to be regarded as part of the governmental machinery for dealing with foreigners. Its stability has been greatly aided by its international composition—as nearly as possible in the ratio of each nation's trade—while the control has remained vested in one head. The growth of the service, of the trade it deals with, and of the revenue it collects is clearly shown by the following figures:

Year.	*Ports.*	*Foreign Trade.*	*Home Trade.*	*Duties (gross).*	*Staff.*
1866	14	Tls. 118,000,000	Tls. 32,000,000	Tls. 8¾ millions	1,000 odd
1886	19	Tls. 165,000,000	Tls. 50,000,000	Tls. 16 1-6 "	2,613 odd
1899	32	Tls. 460,500,000	Tls. 131,000,000	Tls. 26½ "	5,604 odd

of whom 4,611 were Chinese, and 993 foreigners, 503 being British.

This revenue is the only security on which foreign banks will lend money to China. Prior, however, to 1895 the public debt of China amounted to only some

$9,250,000. In that year hostilities broke out between Japan and China, the exigencies of which compelled the Yangtsz' viceroys to borrow, with imperial sanction, some $25,000,000, while the final treaty of peace imposed on China payment of an indemnity of taels 230,000,000, or at the exchange agreed upon of £37,615,000 = $188,075,000. Owing to China's impaired credit and flotation expenses she had to borrow a nominal total of £47,820,000 = $239,000,000, to pay this indemnity; and to cover interest and sinking fund on all these loans China has to provide annually—

From date to 1915	— 23 to 24½	million taels =	$16,825,000 to $17,400,000
From 1916 to 1931	— 17½	million taels =	12,345,000
1932	— 12	million taels =	8,500,000
From 1933 to 1942	— 5½	million taels =	3,850,000

It is now stated that China will be required to pay as indemnity for the destruction of life and property during the recent disturbances and for cost of foreign military expeditions a sum not less than $200,000,000 or more than $600,000,000. It is quite impossible for her to pay even the lower sum. To pay $188,075,000 it was necessary for China, when her maritime customs revenue was practically untouched, to incur an indebtedness of $239,000,000. Now, when that revenue is mortgaged up to the hilt, it would cost her at least $275,000,000 to raise $200,000,000 in the open market; and that is the only source from which she should endeavor to procure funds, for loans granted or guaranteed by one or more foreign governments would inevitably result in constant interference in the administration of the empire, and therefore in weakening the power and prestige of the government, and thus tend to promote unrest, and eventually disintegration. To provide interest on and sinking fund for such a loan an annual charge of at least $25,000,000 would be required. How could this be obtained? China's revenue has been reduced by her present indebtedness from over $60,000,000 to some $43,000,000 or $43,500,000, and—as the documents in the *Peking Gazette* clearly show—the metropolitan and provincial administrations are one and all in the greatest straits, and reduced to pitiful expedients to avoid bankruptcy. To place a further charge of $25,000,000 on the revenue would result in immediate default, and the foreign powers, on behalf of their nationals, would foreclose; and China's independence would be a thing of the past.

Is it then possible to institute new or to increase old taxes to provide funds? That to institute new taxes to pay indemnities to foreign powers is the surest method to create and perpetuate anti-foreign feeling, is a self-evident proposition. As regards old taxes, the *Land-tax* is moderate in amount, but it has remained so long at its present rate that an increase, for no matter what reason, would create general discontent and probably forcible opposition—to allow it to be published that such an increase was made on the demand and for the benefit of foreigners would be the height of folly. That the *Salt Gabelle* is a grievous burden on a necessary article of daily food is proved by the universal smuggling of salt that exists. To increase the tax would be most unwise; and to change the

method of collection (except very gradually) would be impolitic, if not dangerous, because the system is so complicated that no one can tell what the effect of any change made would be. *Likin* is already the most grievous burden on the trade and prosperity of the empire. Effort should therefore be directed towards its abolition, not its increase. The *Foreign Customs*—it is scarcely probable that the foreign powers would consent to an increase in the treaty tariff—*i. e.,* in the taxation of their own goods—merely to supply funds from which indemnities would be paid to themselves. As regards *Native Customs,* it would undoubtedly be a step in the right direction to place them under the control of the commissioners of foreign or maritime customs at the treaty ports; and some increase in their amount would no doubt result, but it could not be sufficient to bear the burden of so large a loan.

The leakage under the existent system of collection is admittedly so great that it has been suggested that were an international financial board substituted for that system, it would be possible to enormously increase the receipts without adding to the present levies. The objections to such a proposal are, however, serious; for, putting aside the international intrigues and jealousies which would inevitably result in China as they have in Egypt from such a system, either the authority of the board would be ignored or to enforce it in remote districts of the interior such constant interference with the provincial administration would be rendered necessary that the independence of China—which all the foreign powers declare themselves anxious to maintain—would vanish, and the control of the empire would virtually pass into foreign hands. The only course would then seem to be for the powers to recognize that their treatment of China during late years is, as it undoubtedly has been, one of the chief contributing causes of the present outbreak, and to therefore forego pecuniary indemnity for lives and the expenses of the relief corps, confining such indemnity to property destroyed alone; and to content themselves with insisting on the adequate punishment of the high officials who actively or passively have been responsible for the atrocities committed, as the most likely means of preventing the recurrence of such outrages in the future. Any other course will, I firmly believe, result in calamities beyond all compare greater than any which have yet happened.

ORGANIZATION OF NEW BANKS.

The examination of applications for new national bank charters is still absorbing much of the energy of the officials in the office of the Controller of the Currency. A good deal of care is exercised by Controller Dawes in regard to authorizing new banks to begin business, especially where they seek to enter the national from the state system. They are required in such cases to get rid of real estate loans and bring down their individual loans to the limits required by the national law. This probably accounts in part for the fact that the charters actually granted recently have been considerably fewer than the number of approved applications.

VALUE OF BANKING RULES.

Trite is the thought, "order is God's first law." Looking at inanimate nature through vulgar eyes that do not see beyond the shows of things, there seems to be, not order, but disorder. So in man physical, mental, and moral, perfection seems to be very unequally distributed. On the earth there are wastes untrodden, abysmal deeps unknown, and sublimity and beauty ever changing and increasing. And who may say what new thing the unexplored shall reveal to human wonderment! So, too, with the human nature, there is yet an undiscovered country whose genuius and confines no man can measure.

But it is not in mountains tumbled together in picturesque grandeur, not in the flashlight of genius that illumines the ages albeit blown by passion, that order is revealed. It is in the apprehension of that spiritual law which pervades the universe; which orbs the planets and circles the pathway of suns and systems; which produces after its kind; which sinks effect to cause in an unfailing and irrevocable decree; which paints the white petal of a lily and shadows the face of the sun; a law endless as sublime!

Broken law is the wrath to come. And true happiness is conformity to prevailing order. Business is the utilization of nature, the discovery of value. And so at the base of all economics lies progressive increase. No occupation may escape rule and precedent.

It is one of the marked, if not the predominant, peculiarity of the banking business that beneath its apparent confusion works the law of service. A more complete banking system is possible and it is coming. Time will be when credit instruments of all kinds will noiselessly speed upon their mission as regular as days, distance and transportation will allow. The very dependency of independent and segregated banks argues hidden law. Credit is faith, and that is founded in reason and love. When evil shall triumph among men the bank will die. Its law is the law of progress and civilization.

If we enter the bank itself we find conformity to law, though the doings of a day are divers and mingled.

To one who watches the ebb and flow of deposits, often strangely agitated, the flux and reflux of commerce is revealed. Every check and draft is a payment. Loans represent enterprise, industry, possibly failure, but never inaction. Around the bank sweeps the energy of a people. The written records are instinct with life. They tell of the doings of a world. They are titles of transfer. Farms, houses, railroads, canals, merchandise, all the products of the earth, pass through the bank. Credit, credit, moves the plow, the sail, the wheel. Is there war, note it here. Does peace spread white wings above humble toil, behold it here. Not the quick passing of a single coin, not the flutter of a single check, but somewhere responsive service leaps to aid mankind.

And he who guides the machine sees below the surface. He reads the meaning of events. Seemingly automatic, he releases energy here, confines it

there. To keep all the accounts, or parts, in harmony, to meet the demands which may come, to perform the service required, is his daily work. And as he reads the forces which play around him, is he competent; as he controls the operations within, is the banker faithful?

Because of this conformity to law, cause and sequence following every act of the banker, he comes to observe, as auxiliaries to his work, the mere mechanical details of business transactions. Time here is money—not in the grasping sense, but in the spirit of liberal service. Putting off until tomorrow is eschewed. Neatness, dispatch, acumen, thought, are evident everywhere. Care is too heavy to be annoyed by trivialities. The pen and the hand, the mind and the body, must perform the required labor accurately, speedily and with unflagging continuity. The annoyance of accident and unforeseen delays must be avoided. Good health is required. The mind must be at ease. A happy disposition is beneficial. Anomalous as it may seem, doubt and confidence must commingle. Then, day by day, with clocklike regularity, the banker works—heedless of the strain which would drive many men to distraction.

But we are not now concerned with executive conduct in the physical bank. Every business will, under the careful thought which it should receive, develop its own methods of clerical procedure, and they will be responsive to need, and as various as the nature of things requires.

Banking rules we are pleased to define as those principles of action which grow out of the spiritual bank. A corporation is an artificial person. This person lives according to law, both within and without. We may call the management of a bank financing. Yet it is environed with commerce. Its energy is expended in commerce. It is part of the machinery of trade.

The expert banker combines commercial with financial knowledge. His study and experience develop certain modes of procedure, certain rules of conduct. Those we term banking rules.

Their value to him is inestimable. Commerce is his chart, finance his compass. He himself is the skillful mariner.

Rules are of no value without observance. Not that exceptions are wanting, or that judgment shall not sometimes controvert them. But rules are not made by one man's experience nor by individual will, but by all men and all things.

The tapestry weaver stands behind his cloth of gold to weave fantastic figures. Looking at the pattern there is no hint of the process. In a less artistic and intricate way, but similarly, the banker performs his duties. And it is a mooted question how much of his plan and purpose should be disclosed to the public. Perhaps, here as elsewhere, discretion is the better part of valor. At least his knowledge of human nature should stand him in good stead. He should know when to explain and to whom. One thing cannot be disputed, confidence in business is reciprocal.

Rules depend for acceptance upon their reasonableness. Nothing is lost by an explanation to him who will listen and who wants to do right. To say of any request, "our rules forbid it," may be enough in some instances, in many

it is not. The banker's "no" should be firm, and when once pronounced irrevocable; but it should be tempered with a reason. Few men will refuse to acknowledge the force of an argument against fallacy. Few will place their individual preferences against all experience. Fewer still will not acknowledge that the banker is not master of finance or commerce, but obedient thereto. And to these a word is sufficient. Rules are the banker's protection against injustice, his defense against importunity. They should be rigidly adhered to, both in a spirit of sympathy, rather than arrogance.

CHARLES W. STEVENSON.

DANGER IN BAD COMMERCIAL PAPER.

The abundance of money in country banks has given irresponsible brokers an opportunity to dispose of a great deal of commercial paper of questionable character. Complaints as to the operations of these people are numerous from all financial centers, but notably so from Chicago. "Commercial paper" is a term of wide and miscellaneous application. The supply of legitimate paper resulting from the needs of merchants, manufacturers and stockmen is generally below the demand at country banking points. The best of this paper has a tendency to drift to the large cities under the attraction of low interest rates. The city banker has better facilities than the country banker to determine the value of commercial paper offered for discount. The country banker is forced to depend on the judgment of the broker. The broker's responsibility in the matter is limited and the opportunities for what practically amounts to fraud are ample. Money at reserve cities is so plentiful that all legitimate requirements of merchants and manufacturers are promptly met and the offerings of gilt-edged commercial paper are absorbed. At the same time the interest rates on country balances are low, and the country banker, with a desire to put idle funds to profitable use, is attracted by the offers of irresponsible brokers. These brokers accommodate commercial houses which have exhausted the credits to which they are entitled at their own city banks. Chicago bankers who have given customers all the credit they felt warranted in advancing have been disagreeably surprised to find additional paper of these customers in the hands of country correspondents. The danger is not only to the country banks which take commercial paper with less scrutiny than they would give to loans over their counters but to the credit of the country. In the event of distress, panic conditions or a tight money market the way has been paved for serious trouble. Between the carelessness of country bankers and the cupidity of brokers excessive lines of credit have been furnished to a great many firms. It is a fair presumption that the firms which have secured credits to which they were not legitimately entitled will be the first to collapse in time of panic. So long as times are prosperous and money easy the danger of the situation will not assert itself. It is a latent danger, however, which all who have to do with the credit system of the country cannot afford to overlook.

TO INSURE MAINTENANCE OF GOLD STANDARD.

The committee on coinage, weights and measures have approved the Hill bill, to maintain the legal tender silver dollar at parity with gold. The purposes and objects toward which the bill is directed are set forth in the report of the committee which Mr. Hill was authorized to make. This is an important step, and will, if it eventuates into law, cure the objections which Secretary Gage pointed out so vigorously and so much to Mr. Schurz's chagrin during the recent presidential campaign, namely, that no matter how admirable was the financial act of March 14th last, it did not offer an insuperable barrier against the bringing down of the money standard in case an adverse President and Secretary of the Treasury should be called to authority. The promptness and practical unanimity with which the majority members of the committee have passed upon the question is indicative of success in the course of the bill through Congress, and it is probable that at no distant time silver will be made exchangeable for gold. Thus the great mass of silver holders, that is, the people living west of the Allegheny mountains, will be made as secure with respect to the silver they have as are now the holders of gold itself.

This is a point to bear in mind: The bill to maintain the silver dollar at parity with gold is designed in the interests of what Mr. Bryan would call the common people, it means to make the money which has been shunted off onto them as good as a gold dollar is.

The purpose of the act of March 14, 1900, says the committee's report, was to establish the gold standard in the United States, and to that end it made the dollar consisting of 25.8 grains of gold nine-tenths fine the standard unit of value, and declared it to be the duty of the Secretary of the Treasury to maintain all forms of money at parity therewith, but it did not, aside from providing for the redemption of United States notes in gold, prescribe any method by which such parity should be maintained. The purpose of this measure is to remedy that defect so far as the legal-tender silver dollar is concerned.

It aims to do this in two ways—first by a gradual reduction of the quantity by recoinage into limited tender subsidiary coin, and second by exchangeability of the remainder, at the will of the holder, with gold.

Under the provisions of the act of March 14th, when the bullion in the Treasury is all coined, we shall have outstanding in subsidiary coin $100,000,000 and legal-tender silver dollars about $573,000,000.

It is the opinion of many that prudence dictates the melting down into bullion of much of this excessive volume of legal-tender silver and disposing of it by sale in the world's market, thus following the example set by Germany shortly after adopting the gold standard; but it should be remembered that Germany only pursued this course until by the fall of silver to 95 cents an ounce she became unwilling to accept any further loss, and is now, under recent legislation, recoining her entire remaining stock gradually into subsidiary coin, as is herein proposed.

There is no question but that the convenience of the people of this country would be served by materially increasing the volume of subsidiary coin, and considering the requirements of those parts of the country where the use of the silver dollar is preferred to its paper representative, your committee are of the opinion that if the policy of coining the bullion into subsidiary coin is followed by the recoinage of silver dollars into subsidiary coin, not many years would pass before the entire volume would be disposed of, so that it would cease to be a source of danger to the Treasury, and become firmly fastened in circulation as change money among the people. There would be little question about this if the issue of bank notes was limited to the denomination of $10 and over, thus giving the entire field of change money to coin and coin certificates.

Something of an idea of the comparative use of legal tender and subsidiary silver coin among the gold standard nations is given by the following table:

JANUARY 1, 1900.

	Population.	*Subsidiary.*	*Legal tender.*	*Per capita of subsidiary coin.*	*Per capita of legal tender. silver.*
United States	76,000,000	$ 80,000,000	$563,000,000	$1.05	$7.38
Great Britain	40,700,000	111,900,000	None	2.75	None
Germany	52,300,000	122,800,000	85,600,000	2.35	1.63
France	38,500,000	59,300,000	361,900,000	1.54	9.40
Austria-Hungary	46,300,000	46,300,000	50,000,000	1.00	1.08
Australasia	4,500,000	6,100,000	None	1.35	None
Canada	5,500,000	5,000,000	None	.90	None
Denmark	2,300,000	5,600,000	None	2.43	None
Sweden	5,100,000	6,800,000	None	1.33	None
Switzerland	3,100,000	10,700,000	None	3.45	None

The recent legislation of Germany now provides for about $3.50 per capita. Great Britain already has $2.75. It was the opinion of Horace White, given at the hearing on this bill, that the United States could easily carry more than either, and that $4 per capita would be absorbed by our people and held in circulation. Under the law as it has been the Treasury Department has frequently been unable to supply the demand, and unless the stock on hand is used in this way purchases of more bullion for subsidiary coin will become necessary in the near future. Your committee believe that an ample supply of small-change money is not only necessary for the convenience of the people, but that it will be helpful to general business and at the same time tend to economical habits of expenditure.

With this policy entered upon now and judiciously followed, with the rapid growth of our population, it can be easily seen that two decades hence the silver problem will have solved itself. In view of the enormous increase of gold production, it becomes wholly unnecessary to consider the effect of the proposed gradual change of full tender silver into limited tender. So far as practical use is concerned, gold and greenbacks are the only legal tender now, only one in ten of the

silver dollars being in circulation and the balance being represented by silver certificates, which are not of themselves a legal tender. Long before the lessening of silver certificates would be felt in their use as lawful money in bank reserves, the increased supply of gold and gold certificates will make them wholly unnecessary.

This increase in our gold stock for the past decade is as follows:

January 1—

1891	$ 646,582,852
1892	664,275,335
1893	597,697,685
1894	627,293,201
1895	636,229,825
1896	599,597,964
1897	696,270,542
1898	925,100,000
1899	945,800,000
1900	1,020,200,000

On January 1, 1901, the amount had increased to $1,099,184,997.

The second proposition included in this bill is to make the legal-tender silver dollars remaining outstanding from time to time exchangeable at the will of the holder for gold, when presented at the Treasury in sums of $5 or multiples thereof. The purpose is to thereby hold them at parity with gold under any and all circumstances. They have been issued by the Government as the equivalent of gold. They have paid debts due in gold and contracted on a gold basis. This maintenance of parity is not only a moral obligation resting upon the nation, but it is one which the Government cannot evade, for whether exchangeable or not they must be accepted by the Treasury for all Government dues in lieu of gold.

To show how helpless the Government is, attention is called to the percentage of silver certificates received at the New York custom house for the past ten years, and, to still further emphasize it, each year is divided into two periods, the first column showing the first eight months and the second the last four months or crop-moving period:

	—*Per cent of all money.*—	
Year.	*First eight months.*	*Last four months.*
1891	12.5	3.7
1892	10.1	8.2
1893	17.8	36.4
1894	62.3	30.3
1895	33.4	24.9
1896	43.3	35.4
1897	33.9	27.0
1898	20.2	11.4
1899	10.7	4.5
1900	15.9	3.3

Two things will be noticed. In every year but one the average payment of silver certificates for customs was much less in the last four months than in the

preceding eight, and the one exception only emphasizes the showing, as that period was controlled by the same causes which brought about the large inflow of 62.3 per cent of all moneys in silver certificates in 1894. The second noticeable fact is the excessive volume of silver payments in 1894, 1895, 1896 and 1897.

Another inference which may be fairly drawn from the table is that a failure of crops here, coupled with a demand for gold abroad, would send silver certificates and silver dollars in excessive amounts into the Treasury, and thus either imperil the maintenance of parity or compel the purchase of gold at a premium or an unnecessary issue of bonds at an inopportune time.

The conclusion is almost irresistible that the Government has no control of the question, and that it is far better to meet and prepare for it when all conditions are favorable rather than be overwhelmed by it when reverses come, as they surely will.

Under the act of March 14th we have two kinds of money—gold, with paper payable in gold, and silver, with paper payable in silver. Your committee are firmly of the opinion that as there is under that bill but one standard unit of value, no legal-tender dollar of the United States should be issued which is not exchangeable by the Government in accordance with that standard.

The nation has either had the benefit of the silver coinage and should not shirk the responsibility incurred therein, or it has made mistakes in legislation which it must now correct. In either case, and whichever way viewed, your committee believe that the honest, prudent, and, indeed, the safest course is to meet the situation squarely and put the silver dollar on an equal footing with the gold dollar and make it exchangeable therefor.

Your committee quote with pleasure the clear and courageous statement of the Secretary of the Treasury, Hon. Lyman J. Gage, as given in the hearing on this bill:

Statement of the Hon. Lyman J. Gage,
Secretary of the Treasury.

It seems to me that the question which is involved in this bill is comparatively simple. The law now provides by declaration for the maintenance of the parity between the silver money and the gold money. And there is also an avenue provided which tends to maintain that parity through governmental action. That avenue is one provided by the law, too, namely, that silver on the same basis as gold shall be receivable by the Government in the payment of all taxes and customs dues. Therefore there is a method through which the silver dollars may be kept equivalent in value to the gold dollars.

Now, because of the present stock of silver money, a large portion of which is absorbed in circulating among the people, the probabilities are that any returning volume of silver toward the centers, which will certainly set in, as Mr. White has described, in the time of dull trade, will find an avenue for practical redemption in this way. Bankers, at the centers, finding themselves embarrassed, as they do find themselves embarrassed, with a surplus of silver as compared with gold, will cause it to be paid into the Treasury for excess taxes and customs dues and will retain their gold.

Now, why will they do that instead of paying gold or silver indiscriminately at such a time? I think the reason that they will make that discrimination is

that the Government itself in its legislation seems to avoid the direct responsibility that rests upon it to maintain the parity. All discussions and all statements and all expressions of desire by those who represent the Government to shuffle off upon the community the responsibility for silver affects the public mind with distrust.

We ought not to be squeamish about meeting the parity in a square, straightforward manner. It is thus discredited more than the facts warrant, and if you ask the people of the United States to have perfect faith in the parity of these two metals and to treat one with all the respect and confidence accorded to the other, then the Government of the United States, that is responsible for the situation as it is, itself must set the example.

Now, here is an illustration. The act of March 14th was passed. The House bill proposed to make the two metals exchangeable with each other at the Treasury. The Senate amended it. Why? That is the question that every financial man in the United States asks. Why? If you, the Government, are afraid, can you expect us to have more courage than you possess? Do you ask us to have confidence when you yourself will not lay down the basis of confidence? You complain all the time about the wicked money sharks and their discriminations against silver. They can and will answer: Cease to discriminate against it yourselves, and we will no longer discriminate.

Nothing can rise higher than its source, and if your confidence is not good and you will not take all the responsibilities of the parity between silver and gold, do not expect the public to take the risk. They will decline to do it. Therefore, as long as these conditions exist silver, when it accumulates at the money centers, will not be held for a time when it may be used and distributed again. The bankers will send it into the avenues of present redemption. The Government might just as well face that redemption at the front door as to delay it until it must take it under the revenue laws at the back door.

If you increase confidence by the kind of an act here proposed, you will show the country that it is the purpose of Congress and the Government to maintain an absolute parity and to take all risks, responsibilities and burdens involved in so doing. When it appears to be the purpose, as I have said before, to avoid the burdens, it will be unfavorably interpreted every time, naturally, and I think properly so.

It will be noticed that it is not the intent of the bill to compel the exchange of silver for gold, but only of gold for silver. Neither does it provide for the exchange of gold for silver except under certain conditions, namely, when presented in the sum of $5 or any multiple thereof. The exchange contemplated is to insure the maintenance of parity of silver with the standard and not to compel the Treasury to exercise the functions of a bank and change denominations only. While this is now done as a convenience to the public, it should not be required by law.

Indeed, it would oftentimes be impossible for the Treasury to maintain at every sub-treasury in the country each form of money in sufficient supply to do this. There is no law requiring the Treasury to exchange greenbacks for gold, and should be none compelling the Treasury to exchange silver for gold. The Treasury carries too many of the burdens which properly belong to banks now, without forcing it to comply with this additional requirement.

To enable the Secretary to maintain the parity by exchanging gold for silver

the use of the reserve fund in the Treasury and any and all provisions of law for its use or maintenance are placed at his disposal. That fund consists of $150,000,000 in gold, and it is maintained by transfer of gold from the current funds of the Treasury, by purchase of gold or the issue of bonds.

Under the wording of the bill exchangeability could be maintained by direct exchange from current funds or by use of the fund and from gold procured by purchase or bond issues. It does not provide that silver dollars when exchanged shall be held and treated in the same manner as United States notes are when redeemed under the act of March 14, 1900, but when placed in the current funds of the Treasury they may be used for any lawful purpose.

Your committee believe that the adoption of this bill will tend greatly to strengthen the act of March 14, 1900, and make more sure and certain the maintenance of the gold standard. They therefore recommend its passage with the amendments.

PERUVIAN MONETARY LAW.

A weekly paper, devoted to the furtherance of commerce, agriculture and mining in the Republic of Peru, called "El Economista," in a recent issue, published the following monetary law, enacted by the Congress of Peru October 11th last. This law has been duly approved and promulgated by the executive, and is translated as follows:

"That, whereas it is necessary to adopt such means as tend to maintain the parity of value between the national silver and gold coins in the proportion of 10 sols of silver to £1 of Peruvian gold, the Congress of the Republic of Peru has passed the following law:

"Article 1. The Peruvian pound is a legal tender of a canceling power of 10 sols, or at the rate of 10 sols per pound.

"Art. 2. The coinage of half pounds is hereby authorized, subject to the arrangements and conditions that the executive power may establish.

"Art. 3. The English pound sterling is hereby declared to be the equivalent of the Peruvian pound until Congress may otherwise determine."

FINANCIAL POSITION OF SPAIN.

The Spanish revenue returns for the first nine months of the last year show an increase of $2,500,000. That sum will help to reduce the deficit with which the present financial year was entered on. It is understood that the new government will ask the Cortes to approve of the scheme for the conversion of the exterior 4 per cent stamped debt held by foreigners into the contemplated 3½ per cent redeemable debt. The bill is not likely to meet with any resistance in the Cortes, the proposed legislation being considered as highly advantageous to Spain.

GOLD PRODUCTION OF RUSSIA.

The gold production of Russia is approximately valued at $25,000,000 annually. This seems to be comparatively insignificant when compared with the immense area of the empire, and also of its undeveloped gold-bearing regions. This production places Russia in about the fifth rank of gold-producing countries, and is but little more than the present annual output of the State of Colorado.

According to reports of an American mining engineer, whose last two seasons have been spent in Siberia, the bulk of the Russian gold product comes from Siberia, a considerable portion from the neighboring Ural chain, and an insignificant portion from Finland, Turkestan and other portions of the Russian Empire. The greater part of the Siberian product is from the region north of the Amur River, about the sources of the Lena and Olekma rivers. The product of Siberia in gold, though small as compared with that of the United States or the Transvaal, is yet great enough to make it an important factor in the world's economy. It is almost entirely placer gold, and the quartz veins and original deposits of gold, though exposed to view in many places, both in the Ural Mountains and Siberia, have been hitherto unworked in any but the most inefficient manner.

Antiquated and expensive methods are in use by even the largest companies for working the placer deposits. These methods have undergone no improvement during the last fifty years. At numerous mines in Siberia two thousand men and five hundred horses are used on a single property to produce gold not exceeding $2,000,000 per annum. In some cases, as in the platinum mines of the Ural, the above mentioned quota of men and horses is employed for an output not exceeding $800,000. This is on ground where the employment of dredges and mechanical excavators is in all ways feasible, and where oftentimes the auriferous gravel could be advantageously conveyed to the washing machines by wire-rope gravity trams. It is said that, according to conservative calculations, if mechanical conveyors and improved types of sluices were installed in mines in Siberia at present worked by the old methods, the gold output of the Russian Empire would be increased at least threefold. On account of the general flatness of the country mining by means of hydraulic power will never have a great future in Siberia; but in many districts sufficient grade can be obtained for the use of hydraulic elevators. For dredging river beds, the method of placer mining now pursued with such success in California and Montana could be well employed in the Siberian gold fields. It may be said that the miles of auriferous river beds capable of being so worked number tens of thousands. This statement will seem the less improbable when it is considered that Siberia is a country inside of which the whole of the United States could be placed with plenty of room to spare, and that vast portions remain unexplored, even by the Russians.

Of the quartz deposits in Siberia, it may be said that they are entirely undeveloped. There are probably to-day not over a dozen stamp mills operating in the whole country, and it is doubtful if over one hundred and fifty stamps are dropping. Of the old type of the roller-type gold mills, there are also a few. It is a significant comment on the quartz ledges of the country to say that even with the makeshift contrivances in use, the operations frequently pay large profits. Deep mining is unknown; it is doubtful if there is a single shaft in the limits of the Russian Empire which has penetrated a precious-metal deposit to a depth greater than 700 feet. At water level, where the free-milling ore stops and sulphurets begin, work is discontinued; and, except in two or three instances along the Ural chain, the working of concentrates by cyaniding or chlorination is unknown. So far as known, only one operator, mining in Kochtar and the southern Ural, has installed thoroughly up-to-date milling, concentrating and chlorination plants.

CHILEAN NATIONAL FINANCES.

According to the Chilean ministerial statement of national finances recently laid before the joint budget committee of both houses of the Chilean Congress, the year 1899 closed with a surplus of $13,046,186. In this amount there is not included the sum of $3,178,657 expended up to December 31, 1899, in the purchase of bonds of the "Caja de Credito Hipotecario" for the fund for the redemption of the paper money. According to the President's speech at the opening of Congress, the estimated revenue from ordinary and extraordinary sources in the current year was estimated as $109,355,386, as follows: Ordinary revenue in gold, $70,182,000; extraordinary revenue in gold, $1,329,000; ordinary revenue in paper, $21,350,000; and extraordinary revenue in paper $16,444,386. The minister of finance adheres to this estimate, for although the duty on nitrate may produce one million less than he calculated, he estimates the disposable total for 1900 at $122,401,572, made up of surplus from 1899, $13,046,186, and revenue in 1900, $109,355,386. The expenditure in 1900, authorized by the estimates and by special laws in force up to June 1 of the current year, after deducting certain sums that will not be expended, will amount to $106,058,200. There will thus be a surplus of $16,343,372, which, however, has been already drawn upon to the extent of $4,614,692 by recent enactments. The estimated expenditure for 1901 amounts to $108,726,342, which would leave at the end of the year a surplus of $706,043. The expenditure, relatively considered, is large, but this circumstance is accounted for by the $16,500,000 being included for the completion of the conversion fund, as also several items which have formerly been provided for by special votes. There is, however, a difference of $1,748,820 in favor of the estimated expenditure in 1901, as compared with that of 1900.

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CAPITAL AND SURPLUS.

The internal revenue department has published the following self-explanatory communication from the Attorney-General to the Secretary of the Treasury:

Office of
Commissioner of Internal Revenue.

To collectors of internal revenue:

I have the honor to acknowledge the receipt of your letter of June 7, 1900, in which you ask my opinion as to whether the "undivided profits" or "profit and loss" account are taxable as capital and surplus under section 2 of the act of June 13, 1898. It appears from your letter that this question arises from two claims for refunds made, respectively, by the Girard Trust Company and the Philadelphia Trust Company. In the claim of the Girard Trust Company, the returns show that its capital is $1,000,000 and its undivided profits, for 1898, were $2,635,298,99, and for 1899, $2,617,439.74. In the claim of the Philadelphia Trust Company the capital is given as $1,000,000, and the so-called profit and loss account for 1898 was $2,157,325.84, and for 1899, $2,240,404, the two last mentioned amounts showing undivided profits to the amounts mentioned.

You refer me to an opinion of this department, dated February 4, 1899, in which I advised you that the section of the war-revenue act above referred to had reference to "the capital of the bank and *other funds* belonging to it, which by law, or the action of the bank authorities, assumed the character of capital, and which the bank uses in carrying on its business," and you ask whether the facts stated in the present claims for a refund will "warrant the refunding of the amount which these banks have paid on 'undivided profits' in one case, and the 'profit and loss' account in the other case."

While the sentence from the opinion last quoted might seem to justify the conclusion that undivided profits, or the profits represented by the so-called profit and loss account, may "assume the character of capital" and be taxable as such, or at least as surplus, yet the opinion as a whole seems to me to negative such suggestion. The question then submitted was as to whether the undivided profits of a national bank were to be excluded from the capital and surplus of the bank in estimating the amount of the special tax imposed by section 2 of the war-revenue act, and this department then reached the conclusion that "the undivided profits of a bank are not surplus, and can not be estimated under the law in question as a part of the bank's surplus." The opinion defines the term surplus as "such amount as has been set apart by a vote of the directors, or other authorized action of the bank, to strengthen the capital." While in the sentence cited in your letter reference is made to the "other funds" belonging to the bank "which by law, or the action of the bank authorities, assumed the character of capital, and which the bank uses in carrying on its business," yet the expression "other funds" refers only to the surplus, and the surplus had already been defined as the amount formally set apart by action of the board of directors, and, as has been shown, the opinion expressly excluded undivided profits from such surplus.

As the general language used in the sentence from the opinion of February 4, 1899, and quoted in your letter, has apparently led to some doubt in your mind as to whether undivided profits, if used as working capital, become, for purposes of taxation, either capital or surplus, I have re-examined the question, and now reaffirm the opinion of February 4, 1899, as I have interpreted it. I am clearly of opinion that Congress, in taxing capi-

tal, meant to tax only the capital of the bank in its strict technical sense under the banking laws, and that, in taxing surplus, it meant the fund formally set apart by the board of directors as surplus in its restricted and technical sense in banking.

It is true that the word surplus, in its general and popular meaning, would include undivided profits, for the excess of receipts over disbursements is, in a certain sense, surplus or profits, but it could be said, with equal force, that the profits of a bank are part of its working capital if not distributed as dividends, and yet it can not be contended that, for purposes of banking, undivided profits constitute a part of the capital of a bank in the sense in which the word "capital" is ordinarily and generally used. The national banking laws clearly distinguish between surplus and undivided profits. By section 5199 of the Revised Statutes, every national bank is prohibited from declaring "any dividend until one-tenth part of the net profits of the preceding half year have been carried to the surplus fund, until a surplus of twenty per centum of the capital stock has been accumulated." In determining whether the twenty per centum has thus been accumulated, it could not be pretended that the undivided profits were to be added to the fund formally known as surplus, and there is, therefore, a clear distinction between such fund and the undivided profits of a bank, for nine-tenths of the profits may be excluded from the fund called "surplus." It is clear, moreover, from the section cited that, in addition to the capital, the bank must have the additional security of a surplus of at least twenty per centum of the capital stock before dividends are payable. This surplus fund, therefore, has the idea of permanence, and, while not capital in its restricted sense, yet "assumes the character of capital." Undivided profits, however, have no necessary permanence; they come to-day and may be gone to-morrow. If the necessary surplus fund is in existence, the undivided profits are immediately distributable among the stockholders in the form of dividends. It is thus apparent that the words surplus means a distinct and special fund, plainly recognized by statute, and which must exist independent of the fund called "undivided profits" as a condition for the payment of dividends, and the Controller in requiring quarterly reports from national banking institutions requires this distinction to be observed. It is true that the present claimants are not national banking institutions and have no "surplus" fund, but Congress did not mean that the expression surplus should have one meaning when applied to national banks and another when applied to state banking institutions or trust companies. The only question, therefore, is whether Congress, when it provided by section 2 of the revenue law of 1898 that bankers should pay a special tax, and when it provided that, "in estimating capital, surplus shall be included," meant surplus in the restricted and technical sense with which Congress had used it in the national banking laws, and in which banking institutions of every kind use the term, or whether Congress had reference to every form of excess of receipts over disbursements, however evanescent and uncertain in character. The latter construction would cause much confusion and uncertainty in the effort of your department to administer the law and would often lead to inequality between banking institutions of the same class. Such construction should be avoided. I am clear that Congress used the word surplus in its technical and restricted sense, and meant a fund formally set apart and called surplus by the authorized officers of the bank, and the previous opinion of this department of February 4, 1899, is to be so understood.

COINAGE DURING JANUARY.

Washington, D. C., February 1, 1901.

Coinage during month of January, 1901, was as follows:

Denominations.	Pieces.	Value.
Eagles	750,770	$ 7,507,700
Half eagles	1,029,900	5,149,500
Total gold	1,780,670	$12,657,200
Silver dollars	2,198,000	2,198,000
Half dollars	416,000	208,000
Quarter dollars ...	444,000	111,000
Dimes	1,960,000	196,000
Total silver	5,018,000	$2,713,000
Five-cent nickels ..	2,121,000	116,050
One-cent bronze ..	3,743,000	37,430
Total minor	5,864,000	$153,480
Total coinage	12,662,670	$15,523,180

GOVERNMENT VAULT IMPROVEMENTS.

Uncle Sam's treasure boxes are undergoing some important alterations, says the Washington Post. They are not at all up-to-date in the mode of their construction, nor burglar-proof by any means, and it might be a good thing if they were torn out altogether and replaced with vaults of the proper kind, such as safe deposit companies have nowadays. But that would cost a great deal of money—perhaps as much as a million dollars—and the government would prefer to avoid such expenditure.

Away back in 1892 this question was agitated, and Congress went so far as to appoint a special committee, with an appropriation of $3,000, to make an examination of the vaults in the Treasury and report on their condition. The report was decidedly unfavorable, condemning the arrangements as practically obsolete, but nothing was attempted in the way of substantial improvements. It was in the same year that an expert came on from New York, and, at the request of the Treasurer, with only a few ordinary tools of the kind used in safe-repairing, opened one of the big strongrooms in a few minutes.

Seventy-five thousand dollars have been appropriated for the present alterations, which consist in part of a new vestibule and strong doors for the great silver storage vault. This vault cost $30,000 originally, and extends under the terrace at the south end of the Treasury building. It contains a mighty box of steel lattice-work, 89 feet long, 51 feet wide, and 12 feet high, full of silver dollars. Visitors are permitted to walk around the mass of treasure, following a narrow passage which runs between the sides of the box and the steel walls of the vault.

This lattice-work receptacle holds $101,000,000 in silver, which is packed in wooden boxes, two bags of standard dollars to a box, and each box weighing 120 pounds. Formerly the coin was simply stacked up in bags, but, notwithstanding the walls of steel, dampness rotted the bags and the money ran out of them. This made extra trouble, requiring fresh counts, and it is no small job to reckon over such a gigantic sum in metal. Hence it was decided to pack the stuff in boxes. Each sack contains $1,000, and, so long as the Treasurer's seal on it is intact, its contents do not have to be verified on occasions when recounts are made.

The bond vault is to be enlarged greatly, doubling its capacity—a change made necessary by the increasing number of national banks, which deposit bonds in the Treasury. Many private and state banks, taking advantage of the recent act of Congress, are coming in as national banks. A new and thoroughly modern strongroom is to be built for the register's office, to hold canceled paper money that is awaiting destruction in the macerator. Meanwhile the subtreasury in New York is putting in two additional vaults, one for gold and the other for silver, the latter measuring 47 feet in length by 28 feet in width and 12 feet in height. Gold and silver are pouring in there by tons daily, and there is no place to put all of it. At the present time that subtreasury has on hand $170,000,000 in gold coin and $58,000,000 in silver coin.

There are now 152,000,000 silver dollars in the Treasury at Washington, but only $6,080,000 in gold coin. The Treasury never keeps much gold on hand here, the great stock of the yellow metal being held in New York and at the mint in Philadelphia. If one wants to see crude gold in masses he should visit the mint in the Quaker City, where he will find it stacked up in heaps of bricks—tons on tons of it—all ready for conversion into coin. At the present moment there is $53,000,000 worth of gold bullion at this mint, with $37,000,000 in gold coin—not to mention $150,000,000 in silver bullion and coin.

Notwithstanding the fact that the Treasury vaults compare so poorly with the impregnable steel-clad structures now used by great private concerns that have valuable to protect, the government feels fairly secure as to the safety of its stored wealth. The best safeguard for coin is its weight. Just to illustrate this point, it may be mentioned that the $152,000,000 in silver now held in the strong-rooms of the Treasury weighs nearly 5,000 tons. A million dollars in gold coin weighs about two tons, and it would take a very strong man to carry off $50,000 worth of the yellow stuff. Though a gold brick the shape and size of an ordinary building brick represents $8,000, its "heft" is something astonishing. Suggestions have been made that it might be practicable to burrow

beneath the Treasury by tunnel, and thus pillage Uncle Sam's coffers by a sort of rat-hole method, but, even if this were accomplished, it is difficult to imagine how it would be practicable to remove much of the coin.

There was quite a scare a few years ago when Gilfillian was Treasurer, because the vault in the cash room, where the ready money is kept, refused to open. It is always set for 8:30 a. m. with a time lock, but on this occasion something seemed to be wrong with the mechanism, and the steel doors remained obstinately closed. Nine o'clock arrived, and still the money was locked up. For once Uncle Sam's bank was obliged to suspend payments. Experts were sent for and came with their tools to break open the vault, but before they got there the big safe had opened of its own accord. It turned out that the time-lock had been set by an accident for 9:30.

In this vault not only gold and silver, but many millions in paper money are always kept. If thieves could obtain access to it, they might easily walk away with an enormous sum, the notes and certificates being done up in packages and neatly labeled with the sums they contain in large red figures. Each parcel holds 4,000 notes, and is in size just about a foot cube. If the denomination is $500, a single such package represents $2,000,000. However, if anybody did succeed in getting away with cash in this shape, he could hardly fail to be caught, inasmuch as the numbers of the bills would be advertised immediately, and every bank in the country would be on the lookout for them.

Burglars may be practically excluded, but the Treasury does not claim to be theft-proof. On an unlucky day in 1870 a visitor came into the Treasurer's room with a large Panama hat in his hand. The Treasurer's attention was distracted by some other people who were trying to talk to him, and the man dropped his hat carelessly over a package which contained 2,000 $10 notes, lying on the desk. It was one of several such packages, and the loss of it was not noticed until some hours later. Of course, the notes were advertised, and some time afterward a part of them were deposited in a New York bank. The depositor was arrested, but nobody was punished for the crime.

A singular immunity from punishment seemed to have attended thieves who have robbed the Treasury in such ways. In 1875 a clerk named Benjamin Hallock passed a package of $500 notes, representing $47,000, out of a window in the cash room to a saloonkeeper named Ottman. For some time the robbery remained a mystery, but later on one Theodore Brown was caught betting on the races at Saratoga with some of the missing $500 notes. He was arrested, and implicated Ottman and Hallock, but Brown was never tried, and the other two were not finally convicted. Of the stolen money $20,000 was recovered.

It has been said that no trust company would accept the responsibility of the Treasurer of the United States for the $6,000 a year salary which he gets. He is responsible for all moneys that may be stolen, and on more than one occasion Congress has been obliged to relieve by formal act an official in that position who would otherwise have been liable for the repayment of large losses. On one occasion two men named Marden and Johnson, the latter an assistant paying teller, took $62,000 by collusion. The government got back $12,700 of this money and the offenders escaped with a year in prison for each. There have been a good many thefts in the redemption division, where the temptations are exceptionally great, the most famous of them being that perpetrated by a woman who invented a method for making nine notes out of eight, incidentally to the process of putting together scraps of torn bills sent in to be redeemed. Nobody ever knew how much she stole, though it was probably a very large amount, but she gave up a portion of her ill-gotten gains and was not prosecuted.

In 1865 there was much excitement over the loss of $1,000,000 in paper money, which had been shipped from Washington to the assistant treasurer in San Francisco. The shipment was made by a sailing vessel called the Golden Rule, and consisted of 1,000 $1,000 notes. Unfortunately the ship was wrecked on Roneador Reef, and the safe that contained the cash was lost with it. Nevertheless a conspiracy was suggested, and a theory was formed to the effect that the vessel had been deliberately cast away for the sake of stealing the money. If this had been true some of the notes would certainly have turned up later, but as a matter of

fact none of them has ever been seen since, and it may therefore be taken for granted that the missing wealth still lies at the bottom of the sea. Of course, being only paper money, it was no loss to Uncle Sam.

Immense quantities of gold are shipped nowadays across the ocean, and the danger of loss is so small that the precious stuff may be insured at so low a rate as one-tenth of 1 per cent. It is insured just like so much grain, and the documents, written in old-style legal phrases, guarantee its safety against all perils of the seas, including "men-of-war, fires, enemies, pirates, rovers, thieves, jettisons, letters of marque, reprisals, takings at sea, arrests and detainments of all kings, princes," etc. Every large trans-Atlantic steamship has on board a treasure-room, which is a great steel box built much like a vault on land.

Shipments of gold coin from this country to Europe have been extraordinarily large recently. The banker in New York buys it from the subtreasury there, receiving it in sacks of $10,000 each. It is carefully weighed, because Europe will accept our gold only by weight, though the quality of the coin—its purity and degree of fineness—is guaranteed by Uncle Sam's stamp. Usually it is packed in casks that are much like herring casks, ten sacks in each cask, which weigh 180 pounds when thus filled. Thefts on the voyage are practically unknown, but in 1894 a cask of gold coin was lost on its way to Paris, being finally located on the platform of a railroad station between Havre and Paris. The station agent had thought it contained white lead.

SPAIN'S NATIONAL CREDIT.

A late number of the London Statist contains an interesting review of the efforts being made to rehabilitate the national credit of Spain, and necessarily, of course, the credit of the Bank of Spain. That country has assumed for the most part the debt of the colonies which were lost through the disasters of the Spanish-American War, and therefore these efforts of Spanish financiers will be viewed with interest in this country.

The arrangement entered into by the Spanish Government with the foreign bondholders respecting the debt has been approved by the Cortes, and the Paris Bourse has celebrated the event by putting up the Spanish bonds. Furthermore, the talk about a great Spanish loan is spreading in Paris. A great Spanish loan —if by that is meant a loan in the ordinary sense; in other words, a pledging of the credit of the Government and with it all the assets of the nation—does not seem very probable. The Spanish currency is greatly depreciated, and naturally the leading houses in Paris make it a condition of a great national loan that the currency should be restored to order. The Spanish Government will not venture upon a reform of the currency—indeed, is not in a position to do so. When the Cuban insurrection broke out at the beginning of 1895, the total note circulation of the Bank of Spain was but a little over 36¼ millions sterling. Now the circulation is 62¾ millions sterling—an increase in less than six years of 26½ millions sterling. And that increase is simply due to the fact that the bank has been compelled by the Government to finance it, first for the purpose of waging war against the Cubans, and since then for the purpose of clearing off the accumulated obligations which the Government had to meet. Practically, it may be said that the Bank of Spain has taken over the colonial debts which Spain has assumed, and furthermore has contributed largely to the support of the Government. The result is that the note circulation has expanded beyond all the requirements of the country, and consequently that the notes themselves have fallen greatly in purchasing power. Now, it does not require great economic knowledge or deep insight into human nature to predict that the Bank of Spain has no means of calling in and canceling this extravagantly expanded note circulation. It has taken over millions and millions of Government bonds simply because nobody else would buy them. And that being so, how can it turn the bonds into cash or place itself in a position to redeem its notes? It is just possible that if the Spanish Government were enlightened enough to authorize the Bank of Spain to negotiate with the leading banks of Paris a means might be found for restoring order in the currency. But it is quite likely that when the Paris banks had studied the whole subject and were called upon to commit themselves deeply to restoring the credit of Spain, they would draw back in apprehension from such a

task. Anyhow, as matters stand, it is so unlikely that any serious attempt will be made to raise the purchasing power of the notes of the Bank of Spain that the matter may be put aside for the present at all events, without further consideration.

But though a great national loan, in the ordinary sense of the words, seems to be out of the question, Spain has very valuable assets which she can quickly pledge. First among these is the Almaden quicksilver mines, of which the Messrs. Rothschild formerly had a concession, which has now, however, run out. A few years ago negotiations were opened between the Messrs. Rothschild and the Spanish Government for a renewal of the concession. The Rothschilds offered two millions sterling, but the Spanish Government thought that insufficient and hoped to do better elsewhere. In that hope, however, it has been disappointed. Let it be assumed that the Messrs. Rothschild would be willing to renew the offer. Probably, therefore, a loan of two millions sterling, or conceivably even two and a half millions sterling, might be raised on the security of those mines. Next comes the tobacco monopoly. It is estimated in Paris that a loan of from eight to ten millions sterling might be raised on the security of the tobacco monopoly, but we are not sure that the Government is free to deal with the monopoly. Last May the Spanish Government borrowed twelve hundred million pesetas, or nominally forty-eight millions sterling, to fund various loans previously issued and which were practically all held by the Bank of Spain. The Bank of Spain, it is true, took the new loan. But the new loan is in a much more marketable shape and seems to offer an advantage and relief to the Bank of Spain. The loan is guaranteed by the Spanish Government, and has the security besides of the income derived from the tobacco monopoly. Hence the tobacco monopoly is appparently already pledged. As the Government has compelled the Bank of Spain to commit itself so hopelessly in financing the State, it is possible that it could induce the bank also to give up its claim upon the tobacco monopoly. If so, then the Spanish Government could borrow, according to Paris estimates, from ten to twelve millions sterling on the quicksilver mines and the tobacco monopoly. Lastly, the government could doubtless also raise a considerable sum on the railways. Some little time ago it obtained an advance from the present railway concessionaires for prolonging their concessions for ten years. Doubtless they would pay handsomely again for a further prolongation, or the government might sell new concessions to other parties, or it might sell the railways outright if purchasers could be found. It is hardly probable, however, that the Spanish Government will deal with the railways, firstly, because its difficulties are not pressing at the present moment, and secondly, because public opinion would be much opposed to such a course, for the Spanish public complains that the railways are owned by foreigners, and, what is worse still, that the whole staff are likewise foreigners, so that Spain has, to all intents and purposes, no voice in the administration and direction of its own means of communication.

G. P. Putnam's Sons of New York and London publish a little book of verse by Lewis V. F. Randolph. It includes forty selections under the title "Survivals." It is illustrated by Bryson Burroughs. The author in a preface, which, with a touch of humor, he terms an "Apology," says:

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BANKS AND BANKING—CHECKS—PRINCIPAL AND AGENT—DEBTS OF AGENT—BONA FIDE HOLDER—INTEREST—DEMAND—MISAPPLIED FUNDS.

Where a bank, knowing that money deposited with it was the proceeds of insurance on plaintiff's property, accepted checks against such deposit, drawn by the president of plaintiff company, payable to his order, and applied the proceeds to the payment of individual notes of such president held by it, plaintiff was entitled to recover such money, since, as defendant took the notes with knowledge of the facts, it was bound to know that no part of such funds could be properly applied to the private debts of the president.

Where a bank, knowing that money deposited with it belonged to plaintiff, accepted checks against such deposit drawn by plaintiff's president and payable to his order, and applied the proceeds to the payment of individual notes of the president held by it, in an action against the bank to recover such money, plaintiff was entitled to interest from the date of the checks. Since the bank was guilty of a misapplication ab initio no demand was necessary.—James Reynolds Elevator Co. vs. Merchants' National Bank. 67 N. Y. Sup. 397.

BANKS AND BANKING—COLLECTION OF DRAFT—PAYMENT BY CHECK—PROTEST — DUTY TO RETURN CHECK—CREDIT TO DEPOSITOR—LIABILITY OF BANK—DENIAL—ESTOPPEL.

Defendant received from plaintiff, one of its depositors, an indorsed draft for collection and forwarded it to its agent, where the drawee resided, and on November 3d received in payment a check of the drawee on a local bank, and immediately gave credit to the plaintiff for the amount in his pass book. On November 5th payment was refused on the check, but defendant took no steps to revoke the credit given plaintiff until November 26th. *Held*, that defendant was precluded by its negligent conduct from denying its liability to plaintiff.

Where defendant received from plaintiff, one of his depositors, an indorsed draft for collection, and received in payment a check of the drawee on a local bank, and immediately gave plaintiff credit for the amount, the fact that plaintiff, after protest of the check aided the bank in its efforts to procure payment of the check by the indorser of the draft, did not estop plaintiff from inforcing the liability of the bank for its negligence in not returning the check.—Kirkman vs. Bank of America. 58 N. E. Rep. (N. Y.) 753.

BANKS AND BANKING—BREACH OF CASHIER'S BOND—ESTOPPEL.

A bank cashier by discounting a note which the board of directors had ordered him not to discount violated his bond.

The bank, by making efforts to collect the note, did not estop itself from suing on the cashier's bond for the loss sustained.—Cassell vs. Mercer Nat. Bank of Harrodsburg. 59 S. W. Rep. (Ky.) 505.

BANKS — INSOLVENCY — ELECTION OF REMEDIES—INSOLVENT BANK—FILING CLAIMS—ALLOWANCE.

A petition which in apt language charges that the defendant is indebted to the plaintiff in a sum named is not demurrable because it also states that the ownership of the claim is disputed and in litigation between the plaintiff and another party.

A court may, in its discretion, permit a creditor to share in the assets of an insolvent bank, although his claim was not filed with the receiver within the time which was by a general order limited for the presentation of claims.

The failure of a creditor to file a claim within the time fixed by the order of the

court does not warrant another creditor, who knows of such claim, to act on the assumption that it will not be presented.

A creditor who has not been deprived of any legal right by the allowance of a belated claim against an insolvent bank cannot complain of the order of the court allowing such claim.—State vs. Bank of Commerce. 84 N. W. Rep. (Neb.) 406.

BANKS—PASS BOOK—ADMISSIBILITY IN EVIDENCE—PRIVILEGED COMMUNICATION — DEPOSITIONS —WITNESS—AUTHORITY OF BANK OFFICER—ESTOPPEL.

A pass book shown to be in the handwriting of a bank's cashier and to have been issued by him in the usual course of business, is admissible in evidence in an action by the depositor's administratrix against such bank to recover sums alleged to have been deposited.

Testimony which does not relate to privileged communications had between a deceased depositor in a bank and his attorney, nor the latter's advice thereon, may be given by such attorney in an action by the deceased's administratrix against the bank to recover sums alleged to have been deposited therein.

In an action against a bank for deposits alleged to have been transferred from a private bank, it is not error to admit in evidence the deposition of the owner of the private bank, taken on part of plaintiff, as to such a transfer, where substantially the same matters were stated by him in his deposition taken on the part of defendant.

Where the directors of a bank permit its cashier to transfer accounts from a bank which it succeeded and render statements showing accounts to have been transferred and lead depositors to believe their accounts to have been transferred, such bank is estopped from denying its liability on such accounts.—Nicholson vs. Randall Banking Co. 62 Pac. Rep. (Cal.) 930.

BANKS—SAVINGS PASS BOOK—PAYMENT TO BEARER—PARENT—PERSONAL PROPERTY OF INFANT.

Where one deposited money in a savings bank for an infant, and the deposit was paid to the child's father on presentation of the pass book by him, a by-law of the bank, printed in the pass book, to the effect that, while the bank would endeavor to protect depositors, all payments to persons producing pass books should discharge the bank, did not relieve the bank of liability to the beneficiary, since, knowing the one presenting the book to be her father, it did not use ordinary care.

The father of a child, not being either her general or testamentary guardian, was not entitled to moneys deposited for her benefit in a savings bank.

Where money was deposited in a savings bank for an infant, and the bank negligently paid the same to the child's father, in a suit by the beneficiary to recover of the bank testimony of the father that the money was expended in carrying a question pending between members of his family to such a head as resulted in the child's remaining at a certain college a year longer than she otherwise would have done did not justify a conclusion that she received the benefit of the money in such sense as to defeat her recovery.—Ficken vs. Emigrants' Industrial Sav. Bank. 67 (N. Y.) Sup. 143.

BANK STATEMENTS—DECEIT—EVIDENCE.

A published report of the financial condition of a bank, in which the resources and liabilities are equally inflated, is not such a material misrepresentation as will support an action for deceit, unless by such report the condition of the bank is made to appear to be better than it actually is.

A published statement of the financial condition of a national bank, in which a portion of its overdrafts is described as "loans and discounts" is materially false.

A report of a national bank to the Comptroller of the Currency which complies with the law and the regulations of the Comptroller cannot be made the basis of an action for deceit because the item of interest on rediscounts was deducted from undivided profits instead of being made to appear specifically in such report.

In an action of deceit against the officers of a national bank who published a false report as to its financial condition, upon which plaintiff relied, one of the directors cannot escape liability on the ground that there was no special reliance upon him, if it appear that the plaintiff relied on the report and the entire directorate.—Gerner vs. Yates. 84 N. W. Rep. (Neb.) 596.

BILLS AND NOTES—ACCOMMODATION MAKER—SUBSEQUENT ACCOMMODATION INDORSER—LIABILITY TO MAKER AS GUARANTOR.

A note was executed by a corporation and indorsed by Directors C., F. and M., and the money raised thereon was used in building a livery stable. Subsequently B. purchased the interest of F. and M. and the business was consolidated with another barn owned by B., and the trade was ratified by the directors and stockholders of the corporation; and C., as part of the transaction, agreed to assume the note, providing B. would indorse it, and the corporation agreed with C. that B.'s indorsement should take the place of M.'s. The corporation suffered a loss through C.'s failure to pay the note. *Held*, in an action by a stockholder, that B. was not liable as a guarantor of the corporation.—Wright vs. Knoxville Livery & Stock Co. 59 S. W. Rep. (Tenn.) 677.

BILLS AND NOTES—ASSIGNMENT—ACTION BY ASSIGNEE—BURDEN OF PROOF.

In an action by the assignee of a note against the maker, a defense that the payee, before the transfer, made an assignment for the benefit of creditors to defendant, under which the note passed to him, is untenable, where the assignment was in fact a mortgage in favor of such creditors as would accept, and none of them had accepted.

Where a note payable to payee's order has been transferred by assignment, and by the assignee to plaintiff, the burden is on plaintiff, in an action against the maker, to protect himself as against a set-off claimed by the maker against the payee, to show that he acquired the note before maturity for a consideration, and without notice of such set-off.—Prouty vs. Musquiz. 59 S. W. Rep. (Tex.) 569.

BILLS AND NOTES—DISHONOR—NOTICE—DELAY—DISCHARGE OF INDORSER.

Where notice of protest was not given until two weeks after demand of payment of notes, the delay discharged the indorser from liability.

The maker of notes payable to defendant, being unable to meet its obligations, assigned all its assets to plaintiff as security for its notes to plaintiff. It being anticipated that a surplus would result, in order to secure it defendant indorsed her notes after maturity to plaintiff, which credited her with the amount due on the notes, the deposit to stand as security for their payment. Nearly the whole amount was drawn out by defendant. About a year after the indorsement, but as soon as it was found that the assets were insufficient to pay all the notes, a formal demand for payment of the indorsed notes was made, and notice of protest was given about two weeks later. Several demands for the return of the money drawn from the deposit were made by plaintiff. *Held*, that such demands were not equivalent to notice of protest, so as to relieve plaintiff from its failure to give notice immediately after demand of payment.—German-American Bank vs. Atwater. 58 N. E. Rep. (N. Y.) 763.

BILLS AND NOTES—PAYMENT—EVIDENCE—PRESUMPTIONS.

The presumption that a stale demand has been paid applies where an action is brought on a certificate of deposit by the payee's executor twenty-four years after its date and such presumption will bar a recovery unless it is rebuted by competent and satisfactory evidence.

In action on a certificate of deposit brought by the payee's executor twenty-four years after its date, the defendants pleaded payment as a defense. There was not a single circumstance showing nonpayment, except the bare possession of the paper by the payee at his death, while the other circumstances indicated that the obligation had been paid during his lifetime. *Held*, that the evidence was insufficient to sustain a verdict for plaintiff, since it did not overcome the presumption of payment arising from lapse of time.—Rosenstock vs. Dessar. 67 N. Y. Sup. 657.

BILLS AND NOTES—TRANSFER—BONA FIDE PURCHASER.

One who acquires a negotiable note before maturity, in due course of trade, after it has been indorsed by the payees is protected, as against their claims, unless he had actual information of their rights.—Rotan vs. Maedgen. 59 S. W. Rep. (Tex.) 585.

CLAIM AGAINST DECENDENT'S ESTATE — ACKNOWLEDGMENT OF DEBT—WRITING—PROOF OF AUTHENTICITY.

In action to establish a claim against D.'s estate the evidence is sufficient to show that typewritten letters to a bank

under the letter head of a corporation of which D. was treasurer were dictated by him to the stenographer, and that the latter transcribed them and affixed thereto the signature, "D., Treasurer," by means of a rubber stamp, by direction of D., so as to make them admissible in evidence; there being evidence that D. did the principal business of the corporation with the banks, and dictated to a stenographer letters written to the banks, and that the stenographer, having transcribed such letters on a typewriter, was authorized by D. to affix to them D.'s signature with the rubber stamp which he used in the office in signing both business and personal letters; and the contents of the letters indicating that they were written by one familiar with the business of the corporation and with D.'s affairs, and there being no evidence to the contrary.—In Re Deep River Nat. Bank. 47 Atl. Rep. (Conn.) 675.

COMPROMISE AND SETTLEMENT—ASSIGNMENT FOR BENEFIT OF CREDITORS.

Under Code Sec. 574, permitting compromise and settlement of all claims or money demands, the surrender of notes to the maker under a compromise agreement that he should pay half cash and give new notes for the balance precludes the payee from suing on the old notes.—Wittkowsky vs. Baruch. 37 S. E. Rep. (N. C.) 449.

CORPORATIONS — ASSIGNMENT FOR BENEFIT OF CREDITORS — VALIDITY—CREDITORS' SUIT—LIEN—RECEIVERS—TITLE — APPOINTMENT BY CIRCUIT JUDGE—RIGHT TO APPEAL.

Code Sec. 685 provides that "any conveyance of its property whether absolutely or upon condition, in trust or by way of mortgage, executed by any corporation, shall be void and of no effect as to the creditors of said corporation existing prior to or at the time of the execution of said deed," provided such creditors shall begin proceedings to enforce their claims against it within sixty days after registration thereof. *Held*, by virtue of such section, that a deed of assignment by a corporation for the benefit of all its creditors was void as to prior existing creditors who immediately thereafter began actions in justice court to enforce their claims against it.

A judge of a Circuit court has no power to appoint a receiver in a proceeding by creditors' bill to wind up the affairs of a corporation.

The title of a receiver relates only to the time of his appointment, and valid liens against the property of the estate existing at the time thereof are not devested thereby.

The commencement of an action in the nature of a creditors' bill creates no lien on the realty or tangible personal property, which passes to the receiver therein subject to the lien of the levy of any attachment or execution made prior to his appointment.

In a contest between two sets of creditors as to the distribution of a fund, the receiver thereof is not justified in appealing from the judgment.—Battery Park Bank vs. Western Carolina Bank, 37 S. E. Rep. (N. C.) 461.

CORPORATIONS — DEBTS — STOCKHOLDERS' LIABILITY—ENFORCEMENT — STATUTES — CONSTITUTIONAL LAW—ACTIONS—PARTIES —EXECUTORS AND ADMINISTRATORS—PARTNERSHIP.

Act Nov. 10, 1884, Sec. 9, provided that the stockholders in a private corporation should be personally liable for the indebtedness of the corporation beyond their stock to the amount equal to its par value. Rev. Laws, Sec. 3291, declared that the capital stock of the corporation was not to be withdrawn from its business; and sec. 3293 provided that, if the capital stock was withdrawn or refunded to stockholders, each of them should be personally liable to creditors for the amount so refunded. *Held* that the former act was repealed by the latter by implication, and hence a demurrer to a bill filed to enforce the liability provided by the former statute was properly sustained.

Where a state passed a law repealing a statute which imposed personal liability on the stockholders of a private corporation for its indebtedness to an amount equal to the par value of the stock in addition thereto, such statute impaired the obligation of contracts of creditors of such corporation, within the inhibition of the fourteenth amendment to the federal constitution, only as to the amount of its capital stock at the time their debts were contracted, since beyond such

amount the personal liability clause of the statute constituted no part of their contracts.

Where creditors of a corporation filed a bill to enforce the stockholders' personal liability for debts imposed by its charter, the contention that stockholders were liable only for debts incurred while they held shares in the corporation could not be sustained, since such personal liability was incident to the stock, and followed its transfer into the hands of subsequent purchasers.

Where the charter of a corporation imposed a personal liability on its stockholders for the corporate debts, an action by creditors to enforce such liability was properly brought in equity, since to secure an adjustment of the rights of the parties at law would necessitate a multiplicity of suits.

Where the charter of a corporation imposed a personal liability on its stockholders for the corporate debts, a bill by creditors to enforce such liability without the appointment of a receiver was properly dismissed, since the personal liability so imposed was collateral only and could not be enforced until the funds of the corporation had been exhausted, and the corporation's affairs settled by a receiver.

The fact that claims against deceased stockholders in a corporation, the charter of which imposed a personal liability on them for the corporate debts, had not been presented to the commissioners of their estates within the six months prescribed by V. S. Sec. 2436, constituted no bar to a suit to recover such claims at law, since the commissioners of the estate had no jurisdiction to pass on such claims.

Where, prior to the filing of a bill to enforce the personal liability of stockholders in a corporation for its debts, some of them had died, and their estates had passed into the hands of their heirs and legatees, such heirs and legatees were proper parties to the bill, since the creditors were entitled to follow the assets of the estate into the hands of such parties.

Where, prior to the filing of a bill to enforce the personal liability imposed on the stockholders of a corporation by its charter for its debts, a partnership which held some of the stock had become insolvent, their assignees in insolvency were proper parties to the bill, since the right to recover against such partnership and the amount due must be first determined in equity before the assets of the partnership could be distributed among its creditors under the insolvency laws.

Where, prior to the filing of a bill by creditors of a corporation to enforce a liability imposed on its stockholders for corporate debts, by its charter, one of the partners in a firm which held some of the stock had died, a claim for his liability as a stockholder could be proven against his estate the same as if it were a joint and several liability under V. S. Sec. 2440, which provides that when two or more persons are indebted on a joint contract, and either of them dies, his estate shall be liable therefor as if the contract had been joint and several.

Where a firm held stock in a corporation, the charter of which imposed a personal liability on its stockholders for corporate debts, and one of the partners died, the assets of the partnership constituted the primary fund for the satisfaction of a claim for the firm's liability as holders of stock.

Where a firm held stock in a corporation, the charter of which imposed a personal liability on the stockholders for corporate debts, and one of the partners died, and the assets of the partnership were not sufficient to satisfy the personal liability of the partners, a claim for the balance due was entitled to an equal priority with the claims of private creditors against the individual estate of the deceased partner.

Where the creditors of a corporation filed a bill to enforce the personal liability imposed on the stockholders by its charter for corporate debts, the contention that the debenture holders were improper parties to the bill, because they were secured creditors, could not be sustained, since they are not necessarily secured creditors.—Barton National Bank vs. Atkins, 47 Atl. Rep. (Vt.) 176.

EVIDENCE OF AGENCY—COLLECTION OF LOANS—BILLS AND NOTES—PAYMENT.

An investment company dealing in Western mortgage loans sold loans to a London company, guaranteeing their payment. The latter company had bankers in Boston who looked after its collections. and it was its custom to send the notes and coupons through them, to be surrendered to the investment company on

payment The London company sent some coupons to the investment company to discharge a debt, and sold some to outside parties, but all others it caused to be presented to the investment company for payment; and in every instance except one the London company was paid before the borrower paid the investment company, and the latter then sent the coupons west for collection, or delivery if collected. Otherwise, none of the London company's notes or coupons were in its hands for collection. *Held* not to show that the investment company was the agent of the London company in collecting such loans, but the contrary.

In order that payment to an indorser of a negotiable note indorsed for full value before maturity may be adjudged a payment, the maker must prove either actual agency, or facts estopping the indorsee to deny it.—John Stuart & Co. vs. Asher, 62 Pac Rep. (Colo.) 1051.

GUARANTY—ACCOMMODATION GUARANTOR.

Where a contract of guaranty binds an accommodation guarantor to indorse a note to be given at a certain time, and the note is not presented to him for such indorsement until eight months after the making of the note and four months after it was due, and the maker was then insolvent, which he was not shown to have been at the time when the note was made, the negligence of the vendor in failing to present the note will release the guarantor.—Greer Machinery Co. vs. Stains, 59 S. W. Rep. (Tenn.) 692.

INSOLVENT BANKS—STOCKHOLDERS —AGREEMENT TO BORROW MONEY —ACTION — PARTIES — JOINDER — GUARDIAN AND WARD—APPEAL.

Where stockholders of an insolvent bank authorize the trustee of the bank to bind them individually for money borrowed to pay liabilities of the bank, an action may be maintained by the person making the loan against the stockholders, since such authorization was in effect a power of attorney, which bound them as principals for the act of the trustee.

Where the stockholders of an insolvent bank authorize the trustee of the bank to bind them individually, but not jointly, for money to be borrowed on their credit, and agree to repay the same in proportion to the amount of stock held by each, they are properly joined as defendants in an action to recover the money so loaned, since the subject of the action is of common and general interest.

Where stockholders of an insolvent national bank authorize the trustee of the bank to borrow money on their credit to pay the banks liabilities, and agree to repay the deficiency between the sum borrowed and the sum realized from the bank's assets, the bank, its assets having been exhausted, and the trustees, are not necessary parties to an action to recover the money so loaned.

Where a guardian who holds stock for his ward in an insolvent national bank enters into an agreement with other stockholders authorizing the trustee of the bank to borrow money on their credit to pay its liabilities for the purpose of avoiding unnecessary expense, the agreement is binding on the ward.

Where an agreement by stockholders by an insolvent bank to borrow money on their individual credit to pay its debts contains a provision that it shall be invalid unless signed by the owners of two-thirds the capital stock, and the complaint in an action on the action on the contract to recover money so loaned does not state that it was signed by such a number, but no objection thereto was made in the trial court, a judgment on the contract will not be reversed for such defect on attention being called thereto on appeal, since it was but a defective statement of a cause of action, and not the statement of a defective cause of action. —Hanover Nat. Bank vs. Cocke, 37 S. E. Rep. (N. C.) 507.

MORTGAGES—EXECUTION — INTENT — EVIDENCE — DECLARATIONS — RES GESTAE—CO-SURETY—SECURED CREDITOR—SUBROGATION—ASSIGNMENT—BONA FIDES.

Where a mortgage purported to secure the mortgagee against liability on his indorsements on all notes and obligations made by the mortgagor, and indorsed by the mortgagee as accommodation maker or otherwise, but limited the obligation to a certain amount, statements made by the mortgagor, at the time of making the mortgage, that he gave it to secure three certain notes, which aggregated the amount stated therein, but the liability of the mortgagor as accommodation maker exceeded that amount, are competent evidence, as part of the res gestae, to show the intent of the mortgagor in making the mortgage.

A mortgage purported to secure the mortgagee on all notes and obligations of the mortgagor indorsed by the mortgagee as accommodation maker or otherwise, such notes and obligations amounting to a certain sum, which was less than the actual amount for which the mortgagee was so liable. The mortgagor, at the execution of the mortgage, said that it was given to secure the mortgagee on three notes, which aggregated the amount named in the mortgage. Held, that the mortgage was given to secure the three notes only, and not all the notes on which the mortgagee was liable.

Such mortgage was not given merely as a personal indemnity to the mortgagee, but to secure payment of the debts represented by the three notes.

Where a mortgage was given to secure the mortgagee against liability on notes of the mortgagor indorsed by him as accommodation maker, the payee of the notes was entitled to be subrogated to the rights of the mortgagee in the property held by him.

A mortgage was given to secure the mortgagee on certain notes of the mortgagor, indorsed by him as accommodation maker, both being insolvent. The mortgagee assigned the mortgage to another creditor of the mortgagor as trustee of other creditors, on whose notes the mortgagee was an accommodation maker. The assignee, at the time of the assignment, knew of the claim of one of the creditors whose note was originally secured by the mortgage to be subrogated by the rights of the mortgagee under the mortgage. *Held*, that neither the assignee nor his beneficiaries could claim as bona fide holders under the assignment.—Albion State Bank vs. Knickerbocker, 84 N. W. Rep (Mich.) 311.

NATIONAL BANKS — USURY — DEFENSE — APPEAL — INTEREST RECOVERABLE — ACTION ON NOTE — BONA FIDE PURCHASER.

Under the national banking act (13 Stat. 99) imposing a penalty on national banks for taking usury, which can only be collected in an action of debt, a defense of usury cannot be set up to defeat a bank's recovery on a note.

Where usury is set up in a trial of an action on a note, the question as to the amount of interest the plaintiff is entitled to recover will not be considered on appeal, where such point has not been raised on the trial.

Where usury is set up in an action on a note held by a bank, which it obtained from an officer thereof, an anterior transaction between the maker and such officer, who was not acting as an agent for such bank, cannot be shown to support such plea.

Where usury is pleaded in an action on a note, a statement in evidence that, when defendant sold the note a part of the consideration therefor was a certain bonus, is incompetent to establish usury in the note's inception, where such statement is not set up in the answer, though it was admitted in evidence without objection.

An agreement made between an indorser of a note and an indorsee thereof, who subsequently sold the same to the plaintiff, that the note should not be enforced as against the maker or accommodation indorser, cannot defeat the rights of plaintiff where such indorser assured plaintiff he has sold the note as indorsed to the indorsee, at the time of the sale, such indorsee not being agent for plaintiff, who took the note in good faith.—First Nat. Bank of Pensacola vs. Anderson, 67 N. Y. Sup. 435.

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In an action upon a negotiable note by an indorsee thereof, the mere allegation in the answer of fraud in the inception of the note does not throw upon plaintiff the burden of proving that he is a good-faith holder. That burden is thrown upon him only after the fraud has been established.

Where, in such an action the defendant sets up facts which constitute a claim in his favor for damages against the original payee in an amount in excess of the note, and asks to defeat a recovery upon the note by reason of such facts, the matter so pleaded is defensive merely and requires no reply.—Ravicz vs. Nickells, 84 N. W. Rep. (N. D.) 353.

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Defendant, a newly-organized mutual fire insurance company, in order to make temporary provisions for funds authorized by its charter created a guaranty fund by issuance of interest-bearing certificates, entitling the holders to membership during their ownership, which certificates were for money loaned the

company, and were subject to be paid at the discretion of the company. Defendant gave its note to the holder of certain certificates for the amount then due on them, in pursuance of a resolution of the board of directors ordering that the company "guaranty the payment" due such holder. *Held*, in an action on the note, that it was not a guaranty, but merely a new evidence of a debt due from defendant, fixing a date of payment.

The execution of such note was not ultra vires, since the action of the company in creating the liability on the guaranty fund certificates, was expressly authorized by its charter, and was not in violation of Code 1873, tit. 9, c. 4, regulating fire insurance companies.—Ainley vs. American Mutual Fire Ins. Co., 84 N. W. Rep. (Iowa) 504.

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It is no defense to an action on a promissory note that the maker relied on certain representation made by an agent of the payee at the time of its execution, and that it did not contain the contract as actually made; the note not having been signed under any emergency, and there being nothing to prevent the maker from reading it and it not being shown that the failure to read it was brought about by an actual fraud perpetrated by the agent of the payee at the time of its execution.—Walton Guano Co. vs. Copelan, 37 S. E. Rep. (Ga.) 411.

NOTE—GUARANTY—NOTICE OF DISHONOR—PRESENTATION TO GUARANTOR—GUARANTY MADE IN FOREIGN STATE—TRIAL—EVIDENCE—APPEAL—HARMLESS ERROR.

Where a guarantor is sued on a guaranty made in Ohio of a note payable in that state, it is not reversible error to read in evidence decisions of the Ohio Supreme court, holding that notice of non-payment and demand is not necessary to fix a guarantor's liability, since, in the absence of evidence to the contrary, the common law to the same effect will be presumed to be in effect in such state.

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PLEDGE—LOSS OF PROPERTY—LIABILITY OF PLEDGE.

Where personal property is pledged as security for a loan, it is the duty of the pledgee to exercise ordinary care in protecting it from theft; and the burden is upon such pledgee to show such care, to relieve himself from responsibility where it is stolen from him, in an action by the owner for its conversion.—Ware vs. Squyer, 84 N. W. Rep. (Minn.) 126.

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A surety on a note given by the purchase at a receiver's sale is not released by the receiver's failure to reserve a lien on the property sold, as he is directed to do by the order of the court, when the surety signs an apparently unconditional obligation and fails to notify either the receiver or his principal that he signs upon condition of the retention of such lien.

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A bank holding negotiable paper for collection does not lose its lien thereon for debts due it from the depositor, by reason of the fact that the depositor becomes insolvent, makes an assignment for

creditors, and goes into the hands of a receiver, even if the bank accepts the assignment, where there is nothing to show any waiver of its lien.—Joyce vs. Auten, 21 Sup. Ct. Rep. 227.

SAVING BANKS—INSOLVENCY—DEPOSITORS—STOCKHOLDING — NONSTOCKHOLDING — PREFERENCE—CONSTITUTIONALITY — BY-LAWS—JUDGMENT—STAY—REPUGNANCY.

Act April 11, 1862, Sec. 10 (St. 1862, p. 201), provides that the capital stock of saving banks shall be a security to depositors who are not stockholders, and that the by-laws may extend the security to stockholding depositors. A bank borrowed money from a stockholding depositor, giving an instrument reciting that he had "deposited" the money payable to himself or order; "this certificate to run for one year from date, and not to mature before, and to bear interest. * * * Not subject to check." Thereafter the stockholder surrendered the certificate, receiving part of the money, and another certificate reciting merely that he had deposited money payable to himself or order, "not subject to check." Thereafter he surrendered the latter certificate, receiving a partial payment and similar instrument for the balance. The bank became insolvent before payment, and the claim was assigned to plaintiff. The bank's by-laws did not extend the security of the capital stock to stockholding depositors. *Held*, in a suit on the claim, that the transaction constituted a deposit, and not a loan, and hence nonstockholding depositors were entitled to preference over plaintiff's claim.

A certificate of deposit is not a promissory note, under Civ. Code, Sec. 3095, reciting that "bills of exchange," "promissory notes," and "certificates of deposit" are classes of negotiable instruments, and hence a bank stockholder receiving a certificate of deposit does not loan the money to the bank, but is a mere stockholding depositor, within Act April 11, 1862, Sec. 10 (St. 1862, p. 201), providing that the capital stock of saving banks shall be security for nonstockholding depositors.

Act April 11, 1862, Sec. 10 (St. 1862, p. 201), provides that the capital stock of saving banks shall be security for nonstockholding depositors. A stockholding depositor assigned a certificate of deposit to plaintiff. Plaintiff's complaint in a suit on the assignment expressly avered that his assignor was a stockholder, and the allegation was not defined. *Held*, that a finding of plaintiff's knowledge that his assignor was a stockholder when the certificate was issued was unnecessary to support a judgment against him, the allegation in the complaint not having been denied.

Act April 11, 1862, Sec. 10 (St. 1862, p. 201), provides that the capital stock of saving banks shall be a security for nonstockholding depositors, and that the by-laws may extend the security to stockholding depositors also. Defendant's by-laws formerly extended the security. Thereafter a "committe on revision of by-laws reported." The minutes recited that "the proposed new by-laws" were submitted; and subsequent minutes that "the same are hereby declared to be the by-laws." The by-laws were set out in full in the minutes and contained no provision making the capital stock a security to depositors, whether stockholders or not. *Held*, that the by-laws as adopted in the latter meetings were new by-laws and not mere amendments of the former by-laws, and hence the provision of the old by-laws extended the security to stockholding depositors was not continued in force.

Act April 11, 1862, Sec. 10 (St. 1862, p. 201), providing that the capital stock of saving banks shall be security to nonstockholding depositors, and that the by-laws may extend the security to stockholding depositors and nonstockholding al, in that "it selects particular individuals from a class * * * and imposes upon them special burdens," stockholding depositors and non-stockholding depositors not being in the same class.

Act. April 11, 1862, Sec. 10 (St. 1862, p. 201), provides that the capital stock of saving banks shall be a security to nonstockholding depositors. The assets of an insolvent savings bank were insufficient to pay the nonstockholding depositors in full. An assignee of a stockholding depositor recovered judgment against the bank, but execution thereon was stayed until the nonstockholding depositors were paid in full. *Held*, that an objection that the stay was repugnant to the judgment because it amounted to a perpetual stay was untenable, that fact being due merely to the insufficiency of the assets. Murphy vs. Pacific Bank, 62 Pac. Rep. (Cal.) 1059.

SPECIFIC PERFORMANCE—PARTIES — JURISDICTION — SERVICE BY PUBLICATION—BILLS AND NOTES —TRANSFER SUBJECT TO EQUITIES—NECESSITY OF INDORSEMENT BEFORE MATURITY—CONSIDERATION—NOTE TO SECURE FUTURE ADVANCES — TRIAL — FINDING—SUFFICIENCY — VENIRE DE NOVO—APPEAL AND ERROR—RECORD—BILL OF EXCEPTIONS.

Where the holder of a note sued the maker, making the payee a party by publication, alleging that plaintiff took the note as pledgee to secure debts due it from the payee, under an agreement that the payee should indorse the note to it, that by inadvertence and mutual mistake the note was delivered without indorsement, which was not discovered until after maturity of the note, by which time the payee had left for parts unknown, plaintiff is not entitled to a correction of the mistake and an order for the indorsement by the payee, since, as the court had no jurisdiction of the payee's person, specific performance could not be decreed on service by publication.

Where the holder of a note payable at a bank received it as a pledge before maturity to secure debts due it from the payee without indorsement, in an action thereon against the maker he may set up want of consideration as a defense, since the note was not indorsed before maturity, its equality of negotiability was lost, and a transfer thereof did not cut off the equities of the maker.

Defendant, owing a bank, executed a note to it to cover the existing indebtedness and future advances, receiving nothing at the time and secured such note by mortgage, under an agreement that the note and mortgage should remain in possession of the firm, and that the maker's account with the firm should be balanced from time to time, and for such balance he should execute notes to the firm, which should be secured by the mortgage. Balances were struck twice, and defendant maker gave two notes therefor, which were indorsed to the other defendants in good faith, who foreclosed the mortgage as security for their notes, and part of the decrees were paid. The original indebtedness to the firm had been paid in full. All of these transactions took place before defendants had notice that the note to cover advances had been transferred to plaintiff. *Held*, that the note was uninforceable for want of a consideration.—First National Bank of Huntington vs. Henry, 58 N. E. Rep. (Ind.) 1057.

TAXATION—NATIONAL BANKS.

The revenue law of 1892 having been declared unconstitutional in so far as it provides for the taxation of the franchises of national banks, no mode was provided for the taxation of such banks prior to the act of March 21, 1900; and therefore it was not error to refuse, prior to the time that law took effect, to require the assessment of the capital stock, surplus and undivided profits of a national bank for county purposes for the year 1896.—Owen County Court vs. Farmers' Nat. Bank, 59 S. W. Rep. (Ky.) 7.

TAXATION—SHARES IN NATIONAL BANKS—DISCRIMINATION.

Under Rev. St. U. S. Sec. 5219, the legislature of a state may, subject to certain restrictions, provide how shares in national banking associations shall be taxed.

As the statutes intended to apply to the taxation of banking associations, and bank stocks have been held void as to national banks, shares of national banks may be taxed in the hands of the owners, under the general law providing for the taxation of real and personal estate of every kind, it being provided that the individual shareholder in a corporation required to list property is not required to list it so long as the corporation does so, which implies that the individual must list the property and pay the tax if the corporation does not do so.

The fact that national bank shares are taxed in the hands of the owners, while the mode of taxing other banking institutions is by the imposition of a franchise tax, does not necessarily result in a discrimination against national bank shares; and, before the court can hold that such is its effect, it must be averred and established as any other fact.—Scobee vs. Bean, 59 S. W. Rep. (Ky.) 861.

TRUSTS — ESTABLISHMENT — EVIDENCE.

Decedent deposited money in various savings banks in his name, in trust for each of his daughters, retaining the pass books, and his son testified that decedent had told him he had money in trust for the daughters. The evidence showed that decedent had deposited money in many

savings banks, which amounts had reached the limit on which interest was paid, and their deposits were made in trust. Decedent deposited the interest on these deposits, indiscriminately with his own, with a trust company, and again deposited them in savings banks. Memoranda in decedent's handwriting were introduced giving names of banks and amounts of money, but undated and with no explanations as to their meaning. *Held*, that such funds were trust funds.—Meislahn vs. Meislahn, 67 N. Y. Sup. 480.

USURY—GOVERNING LAW.

Usury is no defense to a note that is not usurious under the laws of the state where it was made and is payable.—Thompson vs. Ward, 67 N. Y. Supt. 687.

USURY—INTENT.

To constitute usury, it is essential that there be at the time the contract is executed an intent on the part of the lender to take or charge for the use of money a higher rate of interest than that allowed by law. There being in this case no evidence that any such intent existed in the mind of the plaintiff when the loan was made, the verdict finding the contract to be usurious was warranted and consequently the trial court erred in not granting a new trial.—Bellerby vs. Goodwyn. 37 S. E. Rep. (Ga.) 376.

USURY—WHAT CONSTITUTES—AGENCY.

Where one constitutes another his agent to negotiate a loan, agreeing to give him a certain commission for his services, and the agent obtains the loan from a third person and agrees with the lender to deposit with him, out of the commissions of the agent, a certain percentage of the amount loaned, as a guaranty of its payment, this does not constitute the intermediary the agent of the lender or make the loan usurious, although the latter charged and received the maximum legal rate of interest on the loan.

If the intermediary should be a corporation, allowed by its charter to negotiate loans, in which the lender owns stock, the fact that the lender, in addition to receiving a lawful rate of interest for the use of the money loaned, also shares as a stockholder in the profits and commissions of the intermediary, does not make the loan usurious.—West vs. Equitable Mortg. Co. 37 S. E. Rep. (Ga.) 357.

USURY — NATIONAL BANKS — RELEASE OF SURETY.

The penalty imposed by section 5198, Rev. St. U. S., upon national banks for charging usury, is exclusive. The law of this state that a waiver of homestead, when part of a usurious contract, is void, imposes a penalty for charging usury, and is, therefore, not applicable to national banks. It follows that a surety who signs a promissory note containing a waiver of homestead, and secretly tainted with usury, of which latter fact he had no knowledge of the time of signing, is not discharged from liability when the note is payable to a national bank, as his risk has not been increased. —First National Bank of Dalton vs. McEntire. 37 S. E. Rep. (Ga.) 381.

USURY—PLEA BY JUNIOR LIENHOLDER.

A junior lienholder is entitled to have the claim of a senior lienholder purged of usury.—Banta vs. Louisville Savings, Loan and Building Co. 59 S. W. Rep. (Ky.) 501.

USURY—PURCHASE PRICE—NOTES—COMITY—LEX LOCI CONTRACTUS—REPEALING STATUTES—EFFECT—INDORSEMENTS — BURDEN OF PROOF.

Under Code Tenn. 1884, Sec. 270, making interest in excess of 6 per cent per annum usury, and section 5623, making usury a criminal offense, a note for the purchase price of land in Mississippi bearing 8 per cent interest, dated and payable in Tennessee, will not be held usurious and void in Mississippi, by reason of the Tennessee law alone, it being valid in Mississippi, since comity does not require the courts of one state to inforce the criminal statutes of another.

Sheet Acts Tenn. 1897, pp. 149, 150, provided that loans theretofore made in that state, secured by mortgage on property in another state, could be collected, with the agreed rate of interest, if such did not exceed the rate allowed by law of the state where the property was situated. Page 227 makes usurious contracts inforceable to the extent of the amount loaned, with interest at 6 per cent per annum. *Held*, that a Tennessee contract for the purchase price of lands in Mississippi, bearing interest at the rate of 8 per cent per annum sued on in the latter state, was inforceable at the agreed rate of interest.

Sheet Acts Tenn. 1897, pp. 149, 150 227, validated usurious contracts by making them inforceable for the recovery of the amount loaned, with interest at 6 per cent per annum, and with interest at the agreed rate on loans secured by property in another state, if the rate were allowed by the laws of such state. Before the passage of these acts suit was instituted in Mississippi on notes for the purchase price of lands therein, bearing 8 per cent interest per annum, dated and payable in Tennessee. *Held*, that the holder of the notes could recover thereon, since the Tennessee legislature had reversed the public policy which rendered usurious contracts uninforceable, and the notes were valid in Mississippi.

Sheet Acts Tenn. 1897, pp. 149, 150, 227, rendered usurious contracts inforceable, as to the amount loaned, with the legal rate of interest, and with the agreed rate thereof on loans secured by mortgages on property in another state. The acts were afterwards repealed. A suit was brought on a Tennessee contract in Mississippi before the passage of the acts, but was not finally determined until after their repeal. *Held*, that rights under a usurious contract, vitalized by these acts, could not be devested by repeal thereof, since such contracts were never void in Tennessee, but simply unforceable, and, therefore, once made valid, their status before the acts or after their repeal was immaterial.

Notes for the purchase price of lands in one state, dated and made payable in another state, will be construed according to the laws of the latter state.

Where notes dated and payable in Tennessee were given for the purchase price of land in Mississippi, a subsequent purchaser of the mortgaged land could not set up usury as a defense to an action to inforce payment of the notes by sale of the land, such defense not being allowed in Tennessee.

Where notes are indorsed in blank the burden of proving any interest therein against the holder is on the claimant.—Kendrick vs. Kyle. 28 So. Rep. (Miss.) 951.

WILLS—CONSTRUCTION—BANK DEPOSITS.

Where a testator deposited money in a bank in his grandson's name, but with no intention of making a gift, and retained the bank book until his death, a clause in his will giving his grandson personal property of little value and "certain books marked with his name" does not include the deposit, if books other than the bank book, marked with the grandson's name are found in testator's house and by other clauses the grandson is given considerable property; since the clause refers to articles valuable only as family remembrances.—Jackson vs. Piscataqua Sav. Bank. 47 Atl. Rep. (N. H.) 613.

WRITTEN INSTRUMENTS — ASSIGNMENT—WANT OF CONSIDERATION —NOTICE.

Though a note be non-negotiable, yet, as against an assignee for value before maturity, the burden is on the maker to show notice to the assignee of failure of consideration, under the provisions of Rev. St., Art. 314, relating to actions by assignees on a written instrument.—Kampmann vs. McCormick. 59 S. W. Rep. (Tex.) 832.

FOR SALE CHEAP.

One Hall's bank vault door; weight, 2,400 pounds. Address

H. J. SHEPHERD,
Girard, Ill.

INFORMATION FOR BOND BUYERS.

ABINGDON, ILL.—Abingdon has bonded itself for $10,000 for water works.

ALBANY, MO.—An issue of $14,000 in 4 per cent bonds of Albany has been registered by state authorities.

ALEXANDRIA, S. D.—Alexandria will hold a special election to vote on the issuance of $6,000 bonds for enlarging its school building.

ALLEGHENY, PA.—Allegheny will vote on a proposition to issue $350,000 street improvement bonds.

ASHLEY, OHIO.—The board of education of the special district of Ashley will receive bids for ten bonds of $300 each, dated May 1, 1901, drawing interest at the rate of 6 per cent per annum.

ATLANTA, GA.—An ordinance has been introduced in the city council authorizing an election to be held March 20 to determine the issuance of $200,000 of bonds for water works improvement.

BIWABIK, MINN.—The school board has decided to hold an election for the purpose of bonding the school district for an addition to the present school.

BOISE CITY, IDAHO.—The county commissioners will submit to the voters the question of issuing bonds for a new bridge across the river.

BONAPARTE IOWA.—The town of Bonaparte has voted to bond for $5,000 to put in system of water works.

BOWLING GREEN, OHIO.—The county commissioners of Wood county have decided upon the issue of bonds to the amount of $30,000 for purpose of building a new jail.

BRADDOCK, PA.—At the coming election Braddock voters will decide on another bond issue to the amount of $56,000 for the purpose of paying warrants outstanding and making street improvements.

BROOKINGS, S. D.—At a meeting of the city council a resolution was passed ordering a special election to be held for the purpose of voting to bond the city in a sum not to exceed $40,000 to establish a general system of water works.

BROCKTON, MASS.—Brockton has asked for authority to issue $100,000 4 per cent thirty-year extension and sewerage bonds.

BUENA VISTA, GA.—The town of Buena Vista has decided to issue $5,000 in 6 per cent bonds.

BUTLER, MO.—The Bates County Court has ordered an election to be held February 23d for the purpose of voting on a proposition to issue $50,000 in bonds for the purpose of building a new court house.

CAMBRIDGE SPRINGS, PA.—An election will be held to vote on the question of issuing bonds for the purpose of erecting a municipal electric lighting plant.

CAMDEN, N. J.—The city council of Camden is discussing the question of issuing $30,000 in bonds for hospital building purposes.

CHELSEA, MASS.—The board of aldermen of Chelsea is considering a resolution to borrow $150,000 for school purposes.

CHIPLEY, FLA.—The city of Chipley will hold an election to decide the issuance of $10,000 in bonds for boring artesian wells for water supply and street improvements.

CINCINNATI, OHIO.—Bids will be received until February 28th for $100,000 gold coupon bonds of Greene county of the denomination of $500 each, bearing date March 1, 1901, and bearing 4 per cent interest.

CLARENDON, TEX.—The Clarendon school district has voted bonds to build a new $10,000 schoolhouse.

CLARKSVILLE TEX.—Proposals will be received by Red River county for $25,500 in 4 per cent refunding bonds.

COLFAX, ILL.—The citizens of Colfax have voted to issue $20,000 in bonds to build a new schoolhouse

COLLIERVILLE, TENN.—The town of Collierville is considering the issue of bonds for improvements.

COLUMBUS, GA.—An ordinance has been introduced in city council provid-

ing an election to vote on $75,000 of bonds for constructing sewer system.

CONNELLSVILLE, PA.—The Fayette County Court has decided the $40,000 bond issue for a sewer system at Connellsville is valid.

CORSICANA, TEX.—The city will issue $25,000 of bonds for erection of a new schoolhouse.

CUBA, ILL.—Cuba has voted to bond for an electric light plant.

DAYTON, OHIO.—Dayton will sell $86,000 4 per cent school bonds.

DEDHAM, MASS.—The treasurer of Dedham will receive bids for $120,000 4 per cent sewerage bonds.

DE SMET, S. D.—At the special election last week De Smet school township voted to issue bonds to the amount of $2,000 to refund old indebtedness.

DOTHAN, ALA.—The city will issue bonds for the erection of an electric light plant.

DURHAM, N. C.—This city has voted by a small majority to issue bonds to the extent of $200,000 for street improvements and a sewerage system.

ELIZABETHTON, TENN.—The citizens of Elizabethton have decided to petition the legislature to empower the town to issue bonds to the extent of $10,000 for school buildings.

EVERETT, MASS.—The city of Everett is considering the matter of issuing $125,000 for public improvement.

FAIRPORT, OHIO.—The village of Fairport has voted to bond for $12,000 to purchase land and erect a new school building.

FERN BANK, OHIO.—Bids will be received until February 19th for the purchase of bonds of the village of Fern Bank aggregating the sum of $1,189.02 issued for improvements. Bonds will bear 5 per cent interest per annum.

FINDLAY, OHIO.—Sealed bids will be received for the purchase of twenty sewer bonds aggregating the total amount of $9,000. Bonds are to be dated Oct. 1, 1900, and will bear interest at the rate of 4 per cent per annum.

FORT COLLINS, COLO.—The city council has passed an ordinance authorizing the issue of $105,000 in water bonds to run twenty-four years. These bonds will be used to refund the present issue and will draw 4 per cent interest.

FREMONT, NEB.—Albion people will vote on a proposition to vote $10,000 to build a new school building.

FRENCHTOWN, N. J.—Frenchtown proposes issuing 3 per cent school bonds.

GENEVA, N. Y.—The common council has authorized the city treasurer to sell $37,750 worth of bonds. The money realized will be used to pay for street paving.

GLEN ELDER, KAS.—Glen Elder has voted to issue $5,000 worth of bonds for building a new town hall.

GLEN ROCK, MD.—Glen Rock is to vote on the issue of $18,500 of bonds for the construction of water works.

GOLDSBORO, N. C.—The school district of Goldsboro will issue bonds if given the necessary authority.

HALLOCK, MINN.—Rosseau county is considering the advisability of bonding to raise money with which to pay the orders and warrants of indebtedness now outstanding.

HANNIBAL, MO.—An election will be held next spring by the citizens of Hannibal to vote on the question of issuing $125,000 in bonds for the purpose of erecting a system of water works.

HAVILAND, OHIO.—Bids will be received at the office of the clerk of the village of Haviland, Paulding county, Ohio, for the purchase of five bonds of $200 each bearing interest at the rate of 6 per cent per annum payable semi-annually.

HEARNE, TEX.—The town of Hearne has voted in favor of issuing $25,000 in bonds for various improvements.

HONEY GROVE, TEX.—The state authorities have approved an issue of $50,000 in bonds of Honey Grove.

HUNTSVILLE, ALA.—The legislature will be asked to authorize the mayor and aldermen of city of Huntsville to issue $60,000 worth of bonds for the purpose of erecting a public school building.

INDIANOPOLIS, IND.—This city will sell $143,000 worth of bonds on February 20th.

JACKSON, TENN.—A bill has been introduced in the legislature to enable the city of Jackson to issue $50,000 in bonds for the purpose of erecting a new city hall and a new calaboose.

JAMESTOWN, N. Y.—Jamestown is about to issue $200,000 water works bonds.

JESUP, GA.—The citizens of Jesup have voted to issue $10,000 in bonds to erect and equip school buildings.

KINGFISHER, OKLA.—Kingfisher citizens have voted to issue $30,000 in bonds to build a courthouse.

KINGSTON, N. Y.—Kingston will issue $169,000 3½ per cent refunding bonds.

LACONA, N. Y.—This city seeks authority to issue $30,000 water bonds.

LINCOLN, NEB.—Bids will be received at the office of the city treasurer for district paving bonds, dated March 1, 1901, with interest at 5 per cent per annum.

LONG BEACH, CAL.—An election will be held March 2d to vote on the question of issuing $49,000 in bonds for sewers, wharf and pavilion improvements.

LOSTANT, ILL.—The citizens will vote on the question of issuing bonds for the purpose of erecting water works.

LOUISVILLE, KY.—Louisville has authority to issue $692,000 3½ per cent refunding bonds.

MACON, GA.—The city council has ordered an election to be held February 19th on the question of issuing $50,000 deficiency bonds.

MEMPHIS, TENN.—The County Court has adopted the legislative measure authorizing an issue of turnpike bonds to the amount of $150,000. They are to run fifteen years and bear not exceeding 5 per cent interest.

MIAMI, I. T.—The city of Miami is authorized to issue bonds for the purpose of erecting a bridge in a sum not exceeding $6,000.

MINERAL RIDGE, OHIO.—Bids will be received until February 28th for the purchase of three bonds of the village of Mineral Ridge, each being for the sum of $500 and bearing 6 per cent interest per annum.

MONESSEN PA.—The citizens of Monessen will vote on increasing the borough's indebtedness $10,061.

MONTGOMERY, ALA.—Representative Fuller has prepared an amendment to the city charter which authorizes the issuance of $500,000 worth of bonds, to make improvements in the suburbs.

NAMPA, IDAHO.—A vote was taken at this place on the question of issuing school bonds to the amount of $10,000 for the purpose of erecting a new school house.

NELSONVILLE, OHIO. — Nelsonville has voted to issue $5,000 in bonds to build a new city hall and jail.

NEW ALBANY, MISS.—New Albany will issue $10,000 of bonds to build a schoolhouse.

NEW BREMEN, OHIO.—New Bremen contemplates the issue of $10,000 worth of bonds for improvement purposes.

NEWBURN, TENN.—The town of Newburn may issue bonds for improvements if given authority by the state.

NEW CASTLE, PA.—At a meeting at Newcastle the project to bond the city for water works and other improvements was approved.

NEW MATAMORAS, W. VA.—Bonds will be sold for the erection of water works.

NIAGARA FALLS, N. Y.—This city has voted to issue $25,000 school bonds.

NORFOLK, VA.—Bids will be opened for $25,000 5 per cent school bonds.

NORTH AMHERST, OHIO.—An election will be held to vote on a proposition to issue $15,000 bonds for erection of an electric light plant.

NORWICH, CONN.—Norwich is interested in a bill authorizing the issuance of paving bonds.

OBION TENN.—The town of Obion contemplates the issuance of bonds for water works and electric light plants.

PAW PAW, MICH.—The electors of Van Buren county will vote at the April election on a proposition to bond the county for $60,000 for building a new court house at Paw Paw.

PENTWATER, MICH.—It has been voted to issue $6,000 in bonds for purchase of a public park.

PIQUA, OHIO.—Piqua's council has decided to let the citizens vote at the spring

election on the proposition to issue bonds of the improvement of the water works plant in that city.

POPLAR BLUFF, MO.—The city council has decided to submit to the taxpayers at the coming city election a proposition to bond the city for $3,000 to build a new city hall and jail.

PORTSMOUTH, VA.—The city of Portsmouth offers for sale $50,000 of its fifth ward paving and grading bonds redeemable in thirty years from March 1, 1901, bearing interest at rate of 4 per cent per annum. The bonds are of $1,000 denomination.

PRINCETON, ILL.—It has been voted to issue $15,000 in bonds for building a new schoolhouse.

RACINE, WIS.—City Clerk H. J. Schroll is making arrangements for the issuing of the $50,000 school bonds.

RAVENSWOOD, W. VA.—It has been voted to issue bonds for the purpose of erecting a municipal electric light plant.

READING, PA.—Bonds for $100,000 will be issued by the Bucks county commissioners for refunding the county debt of $88,000 and paying for the freeing of turnpikes and improvements. The rate of the new bonds will be 3 per cent.

REDLANDS, CAL.—The city of Redlands will call a special election to vote on bonds for erecting a new city hall, fire house and jail.

RENO, NEV.—A petition is being circulated by Reno citizens asking the legislature to permit Washoe county to bond itself for $100,000 to build a new court house.

RISING SUN, OHIO.—The council of Rising Sun has passed an ordinance to issue bonds in the sum of $3,500 for the erection of a town hall.

ROCKY MOUNT, N. C.—The town of Rocky Mount will probably issue $40,000 in bonds for improvements.

RUTHERFORDTON, N. C.—An election will be held to decide the issuance of not more than $10,000 of bonds for constructdion of water works.

SACRED HEART, MINN.—Bonds have been voted for building a $12,000 high school in the spring.

SALIDA, COLO.—Salida has issued bonds for $24,000 to rebuild the present city water system.

SALINA, KAS.—The city council passed an ordinance to issue $11,000 sewer bonds, at a rate of 5 per cent interest.

SEBRING, OHIO.—The citizens of this place have voted to issue $6,000 in 5 per cent bonds to erect town buildings.

SHARON, PA.—The Butler county commissioners have decided to issue $16,000 of bonds to complete the poor farm buildings. They are to be redeemed within six years from January 1, 1901.

SHREVEPORT, LA.—The council of the city of Shreveport has adopted an ordinance providing for an issue of bonds aggregating $100,000 to be used for street and other improvements.

SOMERVILLE, TENN.—The town of Somerville is considering an issue of bonds for improvements.

SPRINGFIELD, ILL.—A bill has been introduced in the Senate by Senator Millchrist to authorize the South Park in Chicago to issue bonds to the extent of $500,000 for the completion of the parks.

ST. JAMES, MINN.—The board of education has asked for bids on the bonds for $25,000 which will be used in the building of a modern school building on the north side and for an addition to the present high school building.

SYRACUSE, N. Y.—An issue of city bonds to the extent of $580,000 was authorized, of which amount $315,000 will be for the construction of a high school. Bonds will bear 3½ per cent.

TARRYTOWN, N. Y.—Tarrytown has voted yesterday on the question of issuing $35,000 in bonds for an electric light plant.

THIEF RIVER FALLS, MINN.—The city council has decided to call a special election for the purpose of voting upon the proposition of issuing bonds to the amount of $7,500 for electric light purposes.

TIFFIN, OHIO.—Sealed proposals will be received by the city clerk of the city of Tiffin for the purchase of ten bonds of the sum of $1,000 each, and one bond of $700, aggregating $10,700, all dated February 28, 1901, and maturing March 1,

1911, bearing interest at the rate of 4 per cent per annum, payable semi-annually.

TWO RIVERS, WIS.—The council has passed an ordinance authorizing a special election next month for the ratification of the contemplated $20,000 bond issue for payment on electric light and water works systems.

VALLEY CENTER, KAS.—The citizens will be asked to vote $25,000 in bonds next spring to build a new school building on the site of the old Ingalls building.

VICTOR, COLO.—Victor will receive bids for $375,000 5 per cent water bonds.

WALHALLA, N. D.—Walhalla has voted to issue $2,500 in bonds for a water works plant.

WATERBURY, CONN.—This city seeks legislative authority for the issuance of $200,000 sewerage disposal bonds, $100,000 electric light plant bonds, $100,000 storm water drainage bonds and $50,000 water meter bonds.

WEBSTER CITY, IOWA.—This city will take up its 6 per cent electric light bonds and issue 4 per cent bonds.

WEIR CITY, KAS.—At a special meeting of the city council it was decided to ask the legislature for permission to vote $60,000 municipal bonds to put in a light and water plant.

WELLSVILLE, OHIO.—The special election resulted in a decision to issue bonds amounting to $65,000 for improving the water works.

WESTFIELD, N. J.—Westfield has authority to issue $5,000 sewer bonds.

WICHITA, KAN.—A bill will probably be introduced to give the city of Wichita power to issue water works bonds in denominations from $10 to $100.

WICKLIFFE, KY.—Wickliffe has voted to issue $10,000 in bonds to build a water works system.

WILLIAMSBURG, VA.—The city of Williamsburg will ask the legislature for authority to vote on $30,000 of bonds for construction of its proposed water works.

WILLIAMSON, W. VA.—An election will be held to vote on the question of issuing $25,000 in bonds for the purpose of building a new courthouse.

WOODLAWN, ALA.—This town will sell at private sale $25,000 worth of 5 per cent refunding bonds.

YONKERS, N. Y.—Yonkers is preparing to issue $20,000 park bonds.

NOTES OF INTEREST TO BANKERS.

CHINESE PAWNBROKING METHODS.

The Chinese pawnshop and bank, a lofty, solid building, rears itself above the houses and forms the most prominent feature in the bird's-eye view of any city or town. They are now national institutions and were known to exist in the days of Confucius, over 2,500 years ago.

In those days usurers charged exorbitant interest for money lent, and frequently the borrower disappeared with his booty for good. To one ingenious shylock there came an idea. As hostages were given in war as a guarantee of good faith, why should not borrowers deposit pledges for the money lent them? Thus originated pawnbroking in China. The pawnshop is a square building towering to some seventy or eighty feet above the ground. The first twenty feet are built of solid granite, the remainder of best brick. As precautions against fire and thieves, they are most solidly built. No woodwork is allowed on the outside, and the walls are raised several feet above the roof. The windows are very small and tightly laced with thick iron bars, and inside are iron shutters to repel flames.

The eight or ten-storied buildings stand several feet back from the street line. There is a small doorway, and behind it stands a wooden screen bearing the name of the pawnshop. Instead of the American "three balls" the Chinese pawning sign consists of two. This represents the bottle gourd, used in China as a natural life buoy, and thus proclaims the pawnshop as "The Life Preserver."

Behind this signboard is a small courtyard where all business is transacted. The front of the shop is fenced off with iron bars, like a lion's cage, six feet above the ground. The Chinese coming to pawn his winter clothes hands up his bundle to the broker behind the bars. The Chinese "uncle" fixes the price, gives the "nephem" a ticket and the money. The pledge is ticketed and packed away, just as in this country.

The rates of interest are high. On advances of less than $2.50, 36 per cent per annum is charged; from $2.50 to $5, 24 per cent, and on larger sums slightly less. But during the winter months articles can be redeemed at a reduction of one-third in the interest, as a concession to the needs of the poor.

A pledge may hold good for three years. After that time it cannot be redeemed. Periodically the pawnshops sell off their unredeemed pledges to second-hand shops, sales direct to the public being forbidden. On migrating to Australia, America or elsewhere, the Chinaman pawns his implements of worship—censer, urn, tripod, etc., thus leaving them in security until his return.

Pawnshops are also used as banks. A man having saved some money consigns it to the pawnbroker for safe custody, paying a small fee for the privilege. From time to time he is admitted to see that his treasure is still intact or to add more to it.

There are three classes of pawnshops in China. The largest are, of course, the more respectable, while the smaller houses are more grasping in their business. Both are duly licensed by the government and pay an annual fee. There are also small secret pawnshops existing outside the law and only by connivance with the officials, whose complacency is purchased. In China the business of pawnbroking is honorable, and followed by the highest men in the kingdom. Much of Li Hung Chang's vast wealth has come and still comes from his five large pawnshops. He is pawnbroker as well as viceroy.

The Chinese "uncle's" great enemies are fire and thieves. If fire originates in the shop the proprietor must pay the full value of all pledges destroyed. If the building is wrecked by a fire starting from the outside the owner is exempt save for a small percentage. As to robbers, cartloads of stones are stored to repel an attack, prompted by the rich booty of the pawnshops. The attendants are also armed, but not infrequently the places are wrecked by gangs of robbers.

The Punxsutawney National Bank has been organized at Punxsutawney, Pa., with a capital of $100,000.

THE ONLY ONE OF ITS KIND.

A Spokane paper says a resident of that city has the only $60 paper bill in United States currency known to be in existence.

It was issued at the first session of the Continental Congress in 1778, and carries with it all the crudity of that age. It is a peculiar-looking document, being a piece of greenish paper of much the same material as the present paper money, except that it is heavier. In shape it is almost square, with dimensions of about four by three and a half inches.

On one side of the bill is written the receipt, which is as follows:

"This bill entitles the bearer to receive sixty Spanish milled dollars for value received in gold or silver, according to a resolution passed by Congress at Philadelphia, September 26, 1778."

On the back of the bill is drawn a bow with a set arrow. Along the margin the value of the bill is again printed, and at one side the words "Printed, Hall & Selers, 1778." At the bottom of the face is the signature of someone in authority. The letters have so faded out that it is almost impossible to follow the characters. Some have imagined they could trace the signature of George Washington upon those lines, but others could not imagine what authority he had to distribute money at that date.

This rare bill is the property of Otto Fiechtl of the Fiechtl Quartet of the Coeur d'Alene. It was presented to him at the Charleston earthquake in 1886 for the saving of an Irishman's life. The open-hearted act of the big German toward his hereditary enemy so overcame the man from Erin's Isle that he gave him the only article of value he possessed.

Mr. Fiechtl was desirous of ascertaining the true value of the bill, and in 1893 sent it to Washington, where it was kept for six months while the Treasury Department investigated the issuance of the bill. It was adjudged legal, as the issue of $60 bills at that time was known to have been made, though this is the only one which has not been returned to the Treasury Department. The piece of money has considerable value outside of the amount upon its face. The Spokane man now in possession of the relic has refused an offer of $1,000 for it, and says no price could induce him to part with it.

BRITISH MINTAGE OF 1900.

The British mint turned out a very much larger number of imperial coins in 1900 than in 1899; but there was a more than equivalent decrease in the number of colonial coins minted, so that altogether the number of pieces struck was 12,270,000 less than in the previous year. The actual issues both of imperial and colonial coins were, however, much larger last year than in 1899. Of sovereigns and half-sovereigns the issues amounted to £13,594,500, as compared with £8,520,300 in 1899, while in each of the two years the withdrawals of light gold coin under the Coinage Act, 1891, amounted to £1,800,000. There was thus last year an excess of issues over withdrawals of no less than £11,794,500, as compared with an excess of £6,720,300 in 1899. From the date on which the Act of 1891 went into operation until the end of last year the withdrawals of old and worn gold coins have amounted to £40,663,000, and the issues of new gold pieces to £67,146,000, so that the amount of new gold coins issued during the past nine years has exceeded the amount of the old gold coins withdrawn by £26,482,000.

KITRO,
THE PURE GRAPE FRUIT TONIC.
A Delicious Appetizer and Digester.

When suffering from depression and exhaustion, either mental or physical, Kitro will be found a great boon, as its invigorating tonic effect diffuses through the entire system. As a promoter of good health and longevity through the digestive organs it has no equal, and containing no drugs whatsoever it may be used with impunity. Kitro is delicious when served with chipped ice or in soda water. It also imparts an elegant fruity flavor to liquors. Kitro is for sale by druggists and fancy grocers. If your dealer does not keep it, send us his name and address with $1, when a bottle of the tonic will be sent to your address express prepaid.

Neff Laboratory Co.,
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Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
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Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

BANK NOTES.

A. C. Probert has started a private bank at Bourbon, Ind.

The tax on bank checks is said to have yielded a revenue of $9,000,000 last year.

The Varick Bank of New York has been incorporated with a capital of $100,000.

The Bank of Lima, Ohio, and the Ohio National Bank of Lima have been consolidated.

The Coffeeville Bank of Coffeeville, Miss., with $30,000 capital, has been chartered.

The First National Bank of Opollo, Pa., has been incorporated with a capital of $50,000.

The Bank of Hudson, Iowa, is now known as the First National Bank of Hudson, with $25,000 capital.

The First National Bank of Bancroft, Iowa, has been authorized to begin business with a capital of $50,000.

The private bank of Zealand, Mich., has organized under the state banking law with a capital stock of $5,000.

The consolidation of the Everett National Bank and the First National Bank of Everett, Wash., has been perfected.

A certificate has been issued authorizing the First National Bank of Howe, Tex. to begin business with a capital of $25,000.

Articles of incorporation of the Le Claire Savings Bank of Le Claire, Iowa, have been filed. The capital stock is $10,000.

The Federal Savings Bank of Maryland has been incorporated by Robert H. Smith, James E. Ingram and others of Baltimore.

The Miners' National is the name of a new bank which will soon be started at Ishpeming, Mich. The capital stock will be $100,000.

The Controller of the Currency has authorized the First National Bank of Burt, Ia., to begin business with a capital of $25,000.

The First National Bank of Forsyth, Ga., has opened for business with J. H. Ponder as president and Paul A. Bowden as cashier.

The Controller of the Currency has approved the application to organize the First National Bank of Fairbank, with a capital of $25,000.

According to the report of the state bank examiner, but one bank failed in Wisconsin in 1900, that one being the Brillion institution.

The Controller of the Currency has declared a 17 per cent dividend in favor of the creditors of the insolvent National Bank of Middletown, Pa.

A. C. Johnson, Rufus J. Bond and L. L. Emmerson have secured a permit from State Auditor McCullough to establish a state bank, capitalized at $50,000, in Mount Vernon, Ill.

The Michigan Bankers' Association will hold its annual meeting in Grand Rapids at some time between June 5th and 21st next. The association has a membership of 227.

The Controller of the Currency has approved the application of M. Dunlop and others for authority to organize the First National Bank of Italy, Texas, with a capital of $25,000.

A certificate authorizing the City National Bank of Decatur, Texas, to commence business, with a capital of $50,000, has been issued. The president is S. A. Lillard and E. L. Lillard is cashier.

Controller Dawes has issued his certificate authorizing the First National Bank of Winnsboro, Texas, to commence business with $50,000 capital. T. J. Gibson is president and C. H. Morris cashier.

Under the Scotch law the directors of banks are held to the most strict accountability. They are not only held responsible for losses, but in case of defalcation of an employe they may be imprisoned.

A new bank has been organized at Van Wert, Iowa, with a capital of $100,000. The stockholders are Josiah Hamilton, G. S. Barr, J. Sterns, W. F. Blair, M. F. Thompson, F. L. Hall, E. J. Blair, William Goodman and E. O. Stearns.

A new counterfeit $10 national bank note has been discovered. It is of the series of 1882 check letter B. This new counterfeit is on the Tompkins County National Bank, Ithaca, N. Y. It is a photographic production, and not likely to deceive the careful handler of money.

In the case of A. Brinkley & Co. against the Carlyle Mill & Grain Company and the State Bank of Carlyle of Carlyle, Ill., a judge at Norfolk, Va., has ruled that a bank, when discounting a draft with bill of lading attached, does not render itself liable to the consignee on whom the draft is made.

The Montana National Bank of Helena, one of the best known financial houses in Montana, has turned over its business to a new bank called the National Bank of Montana, the transaction involving merely a change of name. The new bank will have practically the same management as the old.

A certificate has been filed with the secretary of State setting forth that the Brooklyn Bank of the City of Brooklyn has changed its corporate name to the Brooklyn Bank in the city of New York. The change was authorized by the Supreme Court, and has the approval of the state banking department.

Timothy T. Sawyer, president of the Bunker Hill National Bank of Charlestown, Mass., is the oldest bank president in New England. He has been connected with the institution for more than fifty years, and has been its president since 1884. He is now 84 years old, but is able to attend to the duties of his position.

According to the report of the savings bank commissioners of Massachusetts the total amount of dividends declared was $18,667,327.54, an increase of $500,944.05 over the amount declared for the year ending Oct. 31, 1899. The average rate for the last fiscal year was 3.81 per cent, as compared with 3.89 the preceding year.

The state auditor of Iowa has issued his semi-annual statement on the condition of the banks of that state. Accompanying it is a summary of the business of the last ten years, which shows a growth of over 400 per cent since 1890. During that time deposits have increased $72,200,000. From June to December of last year there was an increase of $6,800,000.

John H. Maltzberger of Reading, chairman; Wallace Guss, Tamaqua, secretary and treasurer, and W. W. Bowman, J. P. Hutchinson, I. Carey Carver, P. J. Ferguson and J. Van Horn, executive committee, were the officers elected at the annual meeting of Group No. 2, Pennsylvania Bankers' Association, comprising Berks, Schuylkill, Montgomery, Chester, Delaware and Bucks counties.

The Flour City National Bank and the Security Bank of Minnesota, both of Minneapolis, have been consolidated, the former retiring from business. By this consolidation H. C. Akeley and S. T. McKnight, the president and vice-president of the Flour City Bank, become directors in the Security Bank and Guy C. Landis, the cashier of the absorbed bank, becomes assistant cashier of the Security.

Group 9 of the Iowa Bankers' Association, located in southeastern Iowa, will hold its regular session in Keokuk on Washington's birthday, February 22d. This group comprises the banks and bankers in the following counties: Lee, Des Moines, Louisa, Henry and Washington. The officers are: D. H. McKee of Mediapolis, president, and W. H. Keck, of Washington, secretary.

The bankers of Northern Texas have passed a resolution opposing the recommendation of Controller Dawes that his department be authorized by Congress to prosecute any national bank that loans an individual of a concern money in excess of 10 per cent of the bank's capital stock. It was contended that such a policy would cripple nearly all the national banks in the smaller towns of Texas.

The reports of the national banks of Oklahoma Territory on December 13th show the largest total resources and liabilities of any statements ever submitted by the national banks of the territory. The aggregate of the accounts are $6,540,493.70, or an increase over the same report of last year of nearly $1,500,000. The individual deposits in the banks have increased during the year from less than $3,000,000 to $4,158,507.80.

The Citizens' Bank of Ortonville, Minn., has purchased the Bank of Ortonville, the oldest banking institution in the county. In the reorganization following the purchase R. Norrish, formerly president of the Bank of Ortonville, becomes

president, and John Mitchell, former cashier, becomes vice-president, and E. J. Weaser, formerly president of the Citizen's Bank, becomes cashier. The new institution succeeds to the name Bank of Ortonville, and will be continued as a state bank.

Group 6 of the Pennsylvania Bankers' Association has elected officers as follows: President, John P. Harris, Sr., cashier of Jackson, Hastings & Co., Bellefonte, Pa.; secretary, F. K. Lukenbach, cashier of First National Bank, Philipsburg, Pa.; executive committee, John D. Roberts, chairman, cashier of First National Bank, Johnstown; T. J. Gates, cashier of Blair County Banking Company, Tyrone; J. G. Shope, cashier of First National Bank, Hollidaysburg; W. T. Bell, cashier of Central Banking Company, Mt. Union; E. E. Lindemuth, cashier of Clearfield National Bank, Clearfield.

According to a financial review of T. A. Stoddart, manager of the St. Louis clearing house, remarkable gains were made by St. Louis banks and trust companies in 1900. Bank clearings from the opening to the close of the year were larger than those of the previous year, and the total clearings for 1900 were $1,688,849,494, exceeding by $50,501,291 those of 1899, which was the largest previous year on record. In the year $1,985,500 was paid in dividends to stockholders by the banks and trust companies of St. Louis, of which $474,000 was paid by the fourteen state banks; $934,000 by the six national banks, and $577,500 by four trust companies. In 1899 the amount paid in dividends by these same institutions was $1,478,000, making the increase for the year $507,500.

Weare & Allison of Sioux City, after more than forty-four years of existence under the same conditions and management, have consolidated with the Iowa State National Bank, with George Weare as president of the consolidated institution. No business announcement could be made in this northwest section of more general interest. Weare & Allison identified themselves with Sioux City when it was a straggling little village of less than 100 people. The enlarged Iowa State National will have deposits of more than $2,000,000 and discounts in excess of $1,500,000. Its officers will be: President, George Weare; vice-president, H. A. Jandt; cashier, John McHugh; assistant cashier, W. S. Gilman; directors, George Weare, John P. Allison, D. T. Gilman, H. A. Jandt, W. H. Beck, C. M. Swan, M. L. Flinn, F. A. McCormack and John McHugh.

The sound currency committee of the Reform Club offers three prizes of $100, $50 and $25 respectively for three best original and unpublished essays to be prepared before July 1. The subjects assigned are as follows:

(I.) Original investigations into the history of bank-note systems in the United States, dealing particularly with the development of special features such as (1) methods of security, (2) redemption provisions, (3) elasticity, (4) branch banking, (5) interest rates, etc.

(II.) The influence upon rural communities of a bank-note currency based upon general commercial assets, as distinguished from a system based upon the deposit of bonds.

(III.) Problem of supplying credit facilities to agricultural classes; with special reference to branch banks and banks of issue.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

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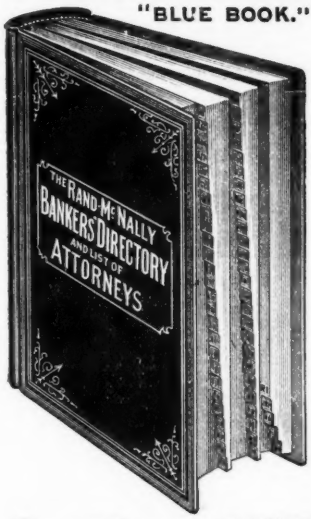

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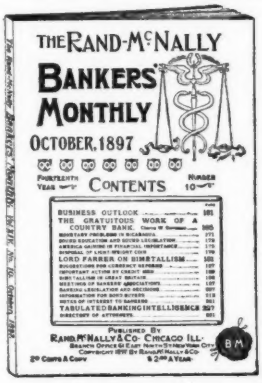

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REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	J. G. Cowan.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*†.....Calhoun	WILLETT & BROTHERS. Refer to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*..... St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	See Gadsden.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	M. A. RABB.
Bridgeport*†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*†..... Bibb	W. W. Lavender.
Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† ..... Henry	B. F. REID.
▲Columbiana*† ....Shelby	Brown & Leeper.
Courtland*†...Lawrence	See Moulton.
▲Cullman*†..... Cullman	George H. Parker.
▲Dadeville*†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ...Marengo	GESNER WILLIAMS.
Dothan*† ..... Henry	Espy & Farmer.
▲Double Springs* Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Merrill & Bridges.
▲Elba*† ..... Coffee	Hickman & Riley.
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▲Gadsden*† .....Etowah	DORTCH & MARTIN.
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▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* ..... Clarke	Lakeland & Wilson.
▲Guntersville*† ..Marshall	J. D. Davis.
▲Hamilton*● .....Marion	B. R. Fite.
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▲Luverne*† ....Crenshaw	Richardson & Bricken.
▲Marion*† ..... Perry	J. H. Stewart.
▲Mobile*† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† ..... Shelby	J. M. Reynolds.
¶▲Montgomery*† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*† ..Morgan	J. C. Eyster.
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▲Russellville*†...Franklin	W. H. KEY.
▲Scottsboro*† .....Jackson	J. E. Brown.
▲Seale*† .....Russell	Boykin & Benton.
▲Selma*† .....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*† ..... Colbert	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*† .. Talladega	See Talladega.
▲Talladega*† ....Talladega	WHITSON & GRAHAM.
Thomasville*† .... Clarke	Norman Gunn.
▲Troy*† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*† Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*† ..... Colbert	Isaac Orme.
▲Tuskegee*† ..... Macon	W. F. Foster.
▲UnionSprings*† Bullock	JINKS & COPE.
Uniontown*† ..... Perry	G. B. Johnston.
▲Vernon* ..... Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*† .....Jefferson	S. C. Davidson.
▲Wedowee* ..... Randolph	R. S. Pate.
▲Wetumpka*† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*●	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*●	BURTON E. BENNETT.
Skagway●	Church & Day.

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Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† ..... Gila	P. T. Robertson.
▲Holbrook*† ..... Navajo	C. O. Anderson.
Jerome*† ..... Yavapai	HEYWARD M. GIBBES.
▲Kingman*† ..... Mohave	J. M. Brown.
Mesa*† ..... Maricopa	George W. Woy.
▲Nogales*† ....Santa Cruz	E. Williams.
¶▲Phœnix*† .... Maricopa	L. H. CHALMERS.
▲Prescott*† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†. Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*† .....Maricopa	W. J. Kingsbury.
▲Tombstone*† .... Cochise	Charles S. Clarke.
▲Tucson*† ..... Pima	OWEN T. ROUSE.
Williams*† .... Coconino	See Flagstaff.
Yuma*† ..... Yuma	See Phœnix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

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Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†...Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•†.... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†...Lawrence	Z. M. Cypert.
Booneville• ..... Logan	Ferguson & Barlow.
Brinkley*•† ..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*•...Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† ..Sebastian	T. W. M. BOONE.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg*..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
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▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber*..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
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▲Huntsville* ..... Madison	W. T. Brooks.
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▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EDWARD H. MATHIS.
Junction*•..... Union	E. O. Mohoney.
Kingsland*•†...Cleveland	See Kisson.
▲Lake City*..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
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▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•† ..... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*..Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲NewLewisville*†L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry*..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond*..Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•†..Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†.Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•†..... Kern	T. M. McNAMARA.
Benicia*•†..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•†..... Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*•† ..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†....Los Angeles	See Los Angeles.
▲Crescent City*•.Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†...Los Angeles	J. H. Ardis.
▲Downieville*•† ..... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†..... Riverside	Collier & Evans.
Escondido*•†..San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fallbrook*•†... San Diego	See San Diego.
Ferndale*•†....Humboldt	James Smith.
Folsom*•† ..Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† ..... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†.Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† ..... Alameda	J. A. Collins.
Healdsburg*•† ...Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•†...San Benito	BRIGGS & HUDNER.
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•.Santa Barbara	Fox & Sheridan.
Longbeach*•†..Los Ang's	E. C. Denio.
▲Los Angeles*•†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	FLINT & BARKER, Attorneys for LosAngeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† .Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville*..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*•† Contra Costa	W. S. Tinning.
▲Marysville*•† ..... Yuba	FORBES & DINSMORE.
Mendocino*•†..Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•†.....Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†..Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	Hammack & Jerauld.
▲Nevada City*•† ..Nevada	T. FORD.
North Ontario*•†San Bern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†.....Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†..... Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*•.....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†...Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•† .....Sonoma	HASKELL & DENNY.
Placerville*•†...El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	Goodwin & Webb.
Randsburg*•.....Kern	C H. Wynn.
▲Redbluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	WATSON & BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'n M'teo	George C. Ross.
▲Riverside*•†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•†..Sacra'o	L. T. HATFIELD.
▲Salinas*•† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for Union Trust Co. Collections and correspondence solicited.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALBERT H. YORDI, Claus Spreckles Building. Reference, without permission, San Francisco Savings Bank.
San Jacinto*•†. Riverside	T. T Porteous.
▲San Jose*•†...Santa Clara	C. L. WORDEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*•† Santa Clara	D. Henderson.
▲Santa Cruz*•† Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	J. R. LEPPO.
Sebastopol*•.... Sonoma	James A. Stidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† ..... Sonoma	R. R. Poppe.
▲Sonora*•† ..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•..... Napa	Thomas Watt.
▲Stockton*•† San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See Paso Robles.
Tomales*•† ..... Marin	Fred Woodworth.
Truckee*•† ..... Nevada	C. F. McGlashan.
Tulare*•† ..... Tulare	DAVIS & ALLEN.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•† .....Solano	L. G. HARRIER.
Valleyford*•† ....Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*•† .. ..Tulare	MILLER & HANNAH
Watsonville*•† Santa Cruz	Holbrook & Maher.
▲Weaverville*•.... Trinity	James W. Bartlett.
Wheatland*•† ..... Yuba	E. T. Manwell.
Whittier*•† ..Los Angeles	WM. M. HIATT.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E Cox.
Alma*•†.....Park	See Fairplay.
Amethyst*†..... Mineral	Albert L. Moses.
▲Aspen*•† .....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† .....Arapahoe	W. G. Lovelace.
Brush*•†.....Morgan	See Fort Morgan.
▲Buenavista*•†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†.Kit Carson	See Denver.
▲Canon City*•†...Fremont	WALDO & DAWSON.
Carbondale*•†....Garfield	See Glenwood Springs.
▲Castlerock*•†.....Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... Routt	L. L. Breeze.
▲Creede*†..... Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripplecreek*•†.... Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... ..... Delta	A. R. King.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	O. S. Galbreath.
Eaton*•†..... Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†.....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†... Morgan	E. E. Williams.
Fowler*•† ..... Otero	See La Junta.
Garrison†..... Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•† .....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†..... .....Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
Holly*•† .....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†..... .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†..... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†.... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*•†..... ..... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lamb right.
▲Leadville*•† ..... Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.
Longmont*•†.....Boulder	H. M. MINOR.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
Manzanola*•†..... Otero	Horace B. Dye.
▲Meeker*..... Rio Blanca	J. L. Gray.
MonteVista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*† .. ..Ouray	STORY & STORY.
Pitkin*† .....Gunnison	See Gunnison
▲Pueblo*†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*† .....Eagle	A. R. Brown.
▲Rico*† .....Dolores	JOHN KNOWLES.
Ridgway*† .....Ouray	See Ouray.
Rifle*† .....Garfield	See Glenwood Springs.
Rockyford*†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*†..Kiowa	J. S. Booher.
▲Silvercliff*†... ....Custer	John T. McNeeley.
▲Silverton*† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.* ....Routt	J. R. Harding.
▲Sterling*† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*†... .San Miguel	L. C. KINIKIN.
▲Trinidad*† ..Las Animas	A. C. McCHESNEY.
Victor*† ..... Teller	J. W. HUFF.
▲Walsenburg*† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schwelgert.
Windsor† .....Weld	See Greeley.
Wray*† .....Yuma	See Akron.
▲Yuma*† .....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*†.....Tolland	M. P. Yoemans.
Ansonia*†... New Haven	MUNGER & MUNGER.
Berlin*† .....Hartford	See New Britain.
Bethel*† .....Fairfield	See Danbury.
Bloomfield*† ...Hartford	See Hartford.
Branford*†..New Haven	Harry W. Doolittle.
▲Bridgeport*†...Fairfield	PERCY L. JOHNSON. Refers to any bank in Bridgeport.
Bristol*† .....Hartford	See Hartford.
Brookfield*†... .Fairfield	See Danbury.
Brooklyn*†.... Windham	See Danielson.
Bucklands. .....Hartford	See Hartford.
Canaan*† .....Litchfield	J. H. Roraback.
Canton*† .....Hartford	See Hartford.
Central Village*†W'dh'm	See Danielson.
Chester*† ..... Middlesex	Willcox & Tyler.
Clinton*† .....Middlesex	Charles A. Pelton.
Colchester*†...New Lon.	E. S. Day.
Collinsville*† ..Hartford	Oliver Case.
Cornwall* .....Litchfield	See Litchfield.
Cromwell*†...Middlesex	See Middletown.
▲Danbury*†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*† ... Windham	ARTHUR G. BILL.
Deepriver*† .. Middlesex	R. W. Tyler.
Derby*† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*†Hartford	See Hartford.
East Lyme*†New London	See New London.
Elmwood*s ....Hartford	See Hartford.
Enfield*† .....Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Sons.
Fairfield*† .....Fairfield	Bacon Wakeman.
Falls Village*† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*†. Hartford	See Hartford.
Granby*† .....Hartford	See Hartford.
Greenwich*†.....Fairfield	R. JAY WALSH.
Groton*†.....New London	See New London.
Guilford*† ..New Haven	See New Haven.
▲Haddam*† ....Middlesex	See Middletown.
¶▲Hartford*† ...Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*† ..Middlesex	G. B. Carlson.
Jewett City*† ..New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*† ....Litchfield	See Salisbury.
▲Litchfield*† ....Litchfield	WOODRUFF & WOODRUFF.
Lyme*† .....New London	See New London.
Manchester*† ..Hartford	See South Manchester.
Meriden*† ....New Haven	CORNELIUS J. DANAHER.
▲Middletown*† ...Mid'sex	WARNER, WILLCOX & TYLER
Milford*†.....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*† ...New London	LEMUEL CLIFT.
Naugatuck*†New Haven	JOHN M. SWEENEY.
New Britain*†..Hartford	B. F. Gaffney.
New Canaan*†..Fairfield	See Stamford.
NewHartford*† Litchf'ld	F. A. Jewell.
▲New Haven*† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*†.New Lon.	ALFRED COIT.
Newington*†....Hartford	See Hartford.
▲New Milford*† Litchfield	Frank W. Marsh.
Newtown*†.....Fairfield	Charles H. Northrop.
Norfolk*† .....Litchfield	R. B. Stoeckel
North Haven*†New Hav.	See New Haven.
North Manchester†. Hart.	See South Manchester.
Norwalk*†.....Fairfield	WARNER & GOLDSMITH.
▲Norwich*†...New London	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*†....Windham	See Putnam.
Plainville*† ....Hartford	See New Britain.
Portland*† ... Middlesex	John M. Murdoch.
▲Putnam*† .....Windham	EDGAR M. WARNER.
Ridgefield*† ....Fairfield	See Danbury.
Rockville*†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*† ....Litchfield	Warner & Lander.
Saybrooke*† ..Middlesex	See Deep River.
Seymour*† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*†.....Hartford	See Hartford.
Southington*† .Hartford	Marcus H. Holcomb.
So. Manchester*† ..Hart.	Charles R. Hathaway.
▲So Norwalk*†..Fairfield	See Norwalk.
Southport*†.... Fairfield	John H. Perry.
South Windsor*Hartford	See Hartford.
Stafford Spr.*† ..Tolland	J. H. Reed.
Stamford*† .....Fairfield	HART & KEELER.
Stonington*†..New Lon.	H. A. Hull.
Stratford*† .....Fairfield	Charles H. Peck.
Suffield*† ..... Hartford	Hugh M. Alcorn.
Thomaston*†..Litchfield	F. W. Etheridge.
Thompson*† ..Windham	Charles E. Searles.
Thompsonville*†....Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*†..Litchfield	B. E. Higgins.
Unionville*† ...Hartford	George E. Taft.
Vernon*† ..... Tolland	See Rockville.
Wallingford*† New Hav.	Leverett M. Hubbard.
▲Waterbury*† New Haven	BRONSON & MINOR.
Watertown*s....Litchfield	Charles G. Root.
West Cornwall*†..Litch.	L. J. Nickerson.
Westhaven*†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*†...Litchf'd	See Winsted.
Wethersfield*† .Hartford	See Hartford.
▲Willimantic*† .Windham	GEORGE W. MELONY.
Winchester* ....Litchfield	See Winsted.
▲Windham*s ....Windham	See Willimantic.
Windsor*† .....Hartford	See Hartford.
Windsor Locks*† .. Hart.	J. Warren Johnson.
▲Winsted*† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock* ....Windham	See Putnam.
Yantic*† ....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*† .....Kent	See Dover.
Delaware City*†NewCas.	T. B. Heisel.
Delmar*† ..... Sussex	See Salisbury, Md.
¶▲Dover*† .....Kent	GEORGE M. JONES.
▲Georgetown*† ....Sussex	Woodburn Martin.
Harrington*† ..... Kent	See Dover.
Laurel*† ..... Sussex	See Georgetown.
Lewes*† ..... Sussex	Charles W. Whiley, Jr.
Middletown*†NewCastle	Martin B. Burris.
Milford*† ..... Kent	W. F. Causey & Son.
Milton*s .....Sussex	Wm. F. Causey.
Newark*† ....New Castle	C. B. Evans.
New Castle*† New Castle	JOHN H. RODNEY.
Newport*† ...New Castle	S. T. Townsend, Jr.
Odessa* .....New Castle	See Wilmington.
Seaford*† ..... Sussex	See Georgetown.
Smyrna*† .....Kent	See Dover.
▲Wilmington*† NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. s Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•† .....D. C.	See Washington.
Georgetown*•† .....D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Blg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•† .Franklin	H. C. Hicks.
▲Arcadia*•† .....De Soto	CHARLES W. FORRESTER.
Avonpark* .....De Soto	C. D. Knapp.
▲Bartow*•† .....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† ..... Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	W. S. Jennings.
Cedar Keys*•† ..... Levy	E. J Lutterloh.
Cocoa*•† ..... Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*•† ..... Pasco	J. A. Hendley.
Daytona*•† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•† ..... Volusia	Stewart & Bly.
Eustis*•† ..... Lake	B. S. Weeks.
▲Fernandina*•† .... Nassau	H. J. BAKER.
Fort Meade*•† ..... Polk	W. S. Athens.
▲Gainesville*•† .... Alachua	W. C. JACKSON.
▲Greencove Spgs*•† .. Clay	See Jacksonville.
Interlachen*•† .... Putnam	See Palatka.
▲Inverness*•† ..... Citrus	I. M. Barton.
▲Jacksonville*•† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† ..... Hamilton	Johnson & Johnson.
Juno* ..... Dade	A. E. Heyser.
▲Key West*•† .... Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† ..... Osceola	See Orlando.
▲Lake City*•† .... Columbia	ROBERSON & SMALL.
Lakeland*•† ..... Polk	P. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•† .... Suwannee	B. B. Blackwell.
▲Macclenny*•† ..... Baker	See Jacksonville.
▲Madison*•† ..... Madison	C. B. ASHLEY.
▲Marianna*•† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† .... Brevard	See Titusville.
▲Miami*•† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*•† ..... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*•† ..... Marion	W. S. BULLOCK.
Orange City*•† .... Volusia	A. M. Bailey.
▲Orlando*•† ..... Orange	MASSEY & WARLOW.
▲Palatka*•† ..... Putnam	DAVIS & HILBURN.
Palmbeach*•† ..... Dade	W. I. Metcalf.
Palmetto*•† ..... Manatee	See Braidentown.
▲Pensacola*•† ... Escambia	BLOUNT & BLOUNT.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*•† .. De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*•† ..... Bradford	J. T. Wills.
▲St. Augustine*•† .St. John	W. W. DEWHURST.
St. Petersb'g*•† .Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†. Hillsboro	See Tampa.
▲Tavares*•† ..... Lake	J. F. Brown.
▲Titusville*•† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcott.
Adairsville*•† .... Bartow	See Cartersville.
Adel*•† ..... Berrien	See Tifton.
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	CHARLES R. CRISP.
▲Appling* ..... Columbia	See Augusta.
Arlington*•† ..... Calhoun	W. D. Sheffield.
▲Athens*•† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*•† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*•† .... Decatur	ALBERT H RUSSELL.
Barnesville*•† ..... Pike	W. W. LAMBDIN.
▲Baxley*•† ..... Appling	J. H. Thomas.
▲Blackshear*•† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* 4Union	J. A. Butt.
▲Blakely*•† ..... Early	R. H. Powell & Son.
▲Blueridge*•† ..... Fannin	O. R. Dupree.
Boston*•† ..... Thomas	See Thomasville.
▲Brunswick*•† ..... Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•† .... Marion	George P. Monro.
Buford*•† ..... Gwinnett	J. O. H. Brown.
▲Butler*•† ..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	F. A. Cantrell.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*•† ..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*•† ..... Carroll	R. D. Jackson.
▲Cartersville*•† .... Bartow	J. M. MOON.
▲Cedartown*•† ..... Polk	J. A. Blance.
Chipley*•† ..... Harris	See Greenville.
▲Clarkesville*•† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	See Hawkinsville.
▲Colquitt*•† ..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*•† ..... Madison	See Danielsville.
▲Conyers*•† ..... Rockdale	John R. Maddox.
Cordele*•† ..... Dooly	J. T. HILL.
▲Covington*•† ..... Newton	J. G. Lester.
▲Crawfordville*•†. Tal'fe'o	Horace & Carl Holden.
Culloden*•† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•† Chattahoochee	C. C. Minter.
▲Cuthbert*•† ..... Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*•† ..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*•† ..... DeKalb	See Atlanta.
Demorest*•† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*•† .. Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*†..... Laurens	P. L. Wade.
▲Eastman*†..... Dodge	James P. Highsmith.
▲Eatonton*†..... Putnam	W. B. Wingield.
▲Elberton*†..... Elbert	W. D. Tutt.
▲Ellaville*†..... Schley	A. J. Walters.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*†..... Campbell	L. S. Roon.
▲Fayetteville*†... Fayette	W. B. Hollingsworth.
Fitzgerald*†..... Irwin	L. KENNEDY.
Flovilla*†..... Butts	B. P. Bailey.
Flowery Branch*†.. Hall	See Gainesville.
▲Forsyth*†..... Monroe	R. L. Berner.
▲Fort Gaines*†..... Clay	W. A. Scott.
Fort Valley*†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	W. S. Hubbard.
▲Gainesville*†..... Hall	DUNLAP & DUNLAP.
▲Georgetown*.. Quitman	T. L. Guerry.
▲Gibson*†..... Glascock	E. B. Rogers.
▲Greensboro*†.. Greene	J. B. Park, jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*†..... Harris	B. H. Walton.
Harmony Grove*†Jack'n	R. L. J. Smith.
▲Hartwell*†..... Hart	A. E. McCurry.
▲Hawkinsville*†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*†..... Appling	See Hawkinsville.
▲Hiawassee*..... Towns	J. H. Davis.
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*†..... Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J. Luke.
▲Isabella*..... Worth	See Sylvester.
▲Jackson*†..... Butts	M. P. HALL.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*●..... Jackson	J. C. Turner.
▲Jesup*†..... Wayne	D. M. Clark.
▲Jonesboro*†..... Clayton	W. M. Wright.
▲Knoxville*†..... Crawford	R. C. Le Sueur.
▲Lafayette*†..... Walker	Lumpkin & Shattuck.
▲La Grange*†..... Troup	LONGLEY & LONGLEY.
Lavonia*†..... Franklin	See Carnesville.
▲Lawrenceville*†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*†..... Lee	Long & Son.
▲Lexington*.. Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*†..... Jefferson	Phillips & Phillips.
▲Lumpkin*†..... Stewart	J. T. HARRISON.
▲Macon*†..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†..... Morgan	George & George.
▲Marietta*†..... Cobb	CLAY & BLAIR.
Marshallville*†... Macon	See Oglethorpe.
Maysville*†..... Jackson	A. J. Griffin.
▲McDonough*†..... Henry	James F. Wall.
▲McRae*†..... Telfair	E. D. Graham.
▲Milledgeville*†.. Baldwin	D. B. SANFORD.
Millen*†..... Screven	JAMES P. BRONSON.
Molina*†..... Pike	See Zebulon.
▲Monroe*●..... Walton	B. S. Walker.
Montezuma*†..... Macon	Greer & Felton.
▲Monticello*†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*●..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bale.
▲Newnan*†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*†..... Irwin	See Sylvania.
▲Oglethorpe*†..... Macon	Greer & Felton.
Pelham*†..... Mitchell	See Camilla.
▲Perry*†..... Houston	W. C. Davis.
Poulan*●..... Worth	Frank Park.
▲Preston*†..... Webster	S. R. Stevens.
▲Quitman*†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*†..... Taylor	W. E. Steed.
Richland*†..... Stewart	E. L. Stevens.
▲Ringgold*†..... Catoosa	J. H. Anderson.
Rochelle*†..... Wilcox	D. B. Nicholson.
▲Rome*†..... Floyd	JOHN W. BALE.
Rutledge*†..... Morgan	See Madison.
▲Sandersville*†. Wash'ton	Evans & Evans.
▲Savannah*†..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*†..... Coweta	James W. Shell.
Sharon*†..... Taliaferro	See Washington.
Shellman*†..... Randolph	See Cuthbert.
Social Circle*†... Walton	T. Spearman.
▲Sparta*†..... Hancock	W. H. Burwell.
▲Springfield*... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●.Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	H. R. Daniel.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*†.... Haralson	Head & Head.
Tennille*†.. Washington	John C. Harmon.
▲Thomaston*†..... Upson	J. A. Cotten.
▲Thomasville*†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*†..... McDuffie	John T. West.
Tifton*†..... Berrier	John Murrow.
Toccoa*†..... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*†..... Dade	See Chattanooga, Tenn.
Unadilla*†..... Dooly	J. L. Jones.
▲Valdosta*†..... Lowndes	A. T. WOODWARD.
▲Vienna*†..... Dooly	J. H. Woodward & Son.
Villa Rica*†..... Carroll	J. M. Moor.
▲Warrenton*†..... Warren	James Whitehead.
▲Washington*†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*†... Oconee	B. E. Thrasher.
▲Waycross*†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*†..... Burke	Lawson & Scales.
West Point*†..... Troup	R. A. S. Freeman.
Winder*†..... Jackson	W. H. Quarterman.
▲Wrightsville*†.. Johnson	A. F. Daley.
▲Zebulon*†..... Pike	See Barnesville.

IDAHO.

▲Albion*..... Cassia	J. C. Rogers.
▲Blackfoot*†..... Bingham	F. S. Dietrich.
¶▲Boise*†..... Ada	J. H. RICHARDS.
▲Caldwell*†..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*†.Koot'al	John B. Goode.
Genesee*†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*†.. Bingham	N. H. Clark.
Juliaetta*†..... Latah	See Moscow.
Kendrick*†..... Latah	George W. Coutts.
▲Lewiston*●.... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*†.. Bear Lake	J. C. Rich.
▲Moscow*†..... Latah	ORLAND & SMITH.
▲MountainHome*†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N. Scales.
Murray*..... Shoshone	See Wallace.
Nampa*†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*†..... Canyon	Charles B. Coxe.
▲Pocatello*†..... Bannock	EDEN & TERRELL.
▲Rathdrum*†... Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria*... Washington	O. F. Buse.
▲Shoshone*†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*... Fremont	J. E. COCHRAN.
▲Wallace*†..... Shoshone	C. W. Beale.
Wardner*†..... Shoshone	J. E. Gyde.
▲Weiser*†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*†..... Knox	WILLIAM H. BEAVER.
Adair*†..... McDonough	See Macomb.
Albany*†..... Whiteside	D. S. Efner.
▲Albion*†..... Edwards	J. M. Campbell.
▲Aledo*†..... Mercer	McARTHUR & COOKE.
Alexis*†..... Warren	Thomas R. Squires.
Allerton*†..... Vermilion	See Danville.
Alpha*†..... Henry	J. A. Widney.
Altamont*†.. Effingham	F. M. Schilling.
Alton*†..... Madison	JOSEPH V. E. MARSH.
Altona*†..... Knox	L. K. Byers.
Amboy*†..... Lee	W. E. Ives & Son.
Anchor*†..... McLean	See Bloomington.
Anna*†..... Union	H. F. BUSSEY.
Annawan*†..... Henry	W. H. Holzinger.
Antioch*●..... Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†..... Douglas	Barricklow & Cofer.
Arenzville*†..... Cass	M. McClure.
Argenta*†..... Macon	See Decatur.
Armington*†... Tazewell	See Bloomington.
Armstrong*†. Vermilion	See Potomac.
Arrowsmith*†... McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*†..... Iroquois	P. H. Carey.
Ashland*†..... Cass	S. A. Shortt.
Ashley*†.... Washington	See Nashville.
Ashton*†..... Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*†..... ..Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*†† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*† .....Pike	W. I. Klein.
Batavia*† .....Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*† .....Platt	W. G. Cloyd.
Benson*† .....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*† .McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*† .....Scott	Franklin C. Funk.
Bonegap*† .....Edwards	See Mt. Carmel.
Bowen*† .....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† .....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*† ....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†....Macoupin	RINAKER & RINAKER.
▲Carlyle*† .....Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*† .....Clark	N. L. SCRANTON & SONS.
Cedarville*† Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*† .....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*† .....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† ..... McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*† .Macoupin	See Carlinville.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	JAMES J. BARBOUR 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	HATCH & RITSHER, 100 Washington St. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hiberuian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*† .....Edgar	See Paris.
Cisco*† ....Platt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†..... .....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*† .....Iroquois	See Onarga.
▲Clinton*† .....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*† .....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*† .....Lee	See Paw Paw.
Cooksville*† ....McLean	John A. Sterling.
Cornell*† .....Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*† .....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*† .....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*† ...Hancock	J. H. Ranck.
Dalton City*† ...Moultrie	J. N. Loving.
Danforth*† .....Iroquois	See Watseka.
Danvers*† ..... McLean	See Bloomington.
▲Danville*† ..... Vermilion	TILTON & CUNDIFF
Davis*† .....Stephenson	W. Ende.
▲Decatur*† .....Macon	OUTTEN & ROBY.
Deer Creek*† ...Tazewell	See Tekin.
DeKalb*† ....DeKalb	A. G. KENNEDY.
DeLand*† .....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dundee*•† .....Kane	W. G. Sutlin.
Dunlap*•† .....Peoria	See Peoria.
DuQuoin*•†.....Perry	R. W. S. WHEATLEY.
Durand*•† ....Winnebago	See Rockford.
Dwight*•†.....Livingston	ROMBERGER & SMITH.
Earlville*•†.....Lasalle	See Ottawa.
East Dubuque*•†.Jo Dav.	See Galena.
East Lynn*•† ..Vermilion	See Danville.
Easton*•† .....Mason	See Havana.
East St. Louis*•† .St.Clair	B. H. CANBY.
Edelstein*•† .....Peoria	See Peoria.
•Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	HADLEY & BURTON.
▲Effingham*•† ..Effingham	S. F. GILMORE.
Elburn*•†.....Kane	W. R. S. Hunter.
Eldorado*•† .....Saline	J. C. Burnett.
Elgin*•† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*•† ..... Logan	See Lincoln.
Elliott*•† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*•†.....McLean	See Bloomington.
Elmhurst*•† .....DuPage	George Sawin.
Elmwood*•†.....Peoria	M. R. Sturtevant.
El Paso*•† .....Woodford	J. I. KERR.
Emden*•† .....Logan	See Lincoln.
Enfield*•† .....White	John N. Wilson.
Englewood*•† ..... Cook	See Chicago.
Equality*•†.....Gallatin	C. W. Wiedeman.
Erie*•† .....Whiteside	William H. Allen.
Essex*•† .....Kankakee	A. Gregson.
▲Eureka*•† .....Woodford	W. H. FOSTER.
Evanston*•† ..... Cook	See Chicago.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†...Livingston	CARRITHERS & AGARD.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•† .....Douglas	See Tuscola.
Fairmount*•†..Vermilion	See Danville.
Fairview*•†.....Fulton	James Ten Eyck.
Farina*•† .....Fayette	A. T. Brasel.
Farmer City*•†... DeWitt	HERRICK & HERRICK.
Farmersville*•†..Montg'y	See Springfield.
Farmington*•† ....Fulton	A. A. Luckey.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† .....Shelby	C. W. Fall.
Fisher*•†.....Champaign	H. S. Kelley.
Fithian*•† .....Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† .....Clay	Hoff & Hoff.
Foosland*•† .. Champaign	George A. De Long.
Forest City*•†.....Mason	See Havana.
Forrest*•†.....Livingston	See Pontiac.
Forreston*•†..... Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•†.....Morgan	See Jacksonville.
Franklin Grove*•†....Lee	See Dixon.
▲Freeport*•†...Stephenson	ECKERT & McDONALD.
Fulton*•† .....Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•†.....Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*•†.....Henry	N. F. ANDERSON.
Gardner*•†. .....Grundy	See Morris.
Geneseo*•† ..... Henry	GEORGE W. SHAW.
▲Geneva*•† .....Kane	W. J. BROWN.
Genoa*•† .....De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† ..... Ford	LESLIE A. CRANSTON.
Gifford*•† .....Champaign	See Fisher.
Gillespie*•†.....Macoupin	See Carlinville.
Gilman*•† ..... Iroquois	C. N. Saum.
Girard*•† .....Macoupin	Knotts & Terry.
▲Golconda*•† ..... Pope	THOMPSON & MOORE.
Golden*•† ..... Adams	See Quincy.
Goodhope*•† McDonough	See Macomb.
Grafton*•† ..... Jersey	See Jerseyville.
Grandridge*•†.....Lasalle	See Ottawa.
Grant Park*•..Kankakee	E. H. BUCK.
Grayslake*•† .....Lake	See Libertyville.
Grayville*•† .....White	T. G. Parker.
Greenfield*•†.....Greene	BANDY & SULLIVAN.
Greenup*•†.. Cumberland	W. H. McDonald.
Greenview*•†.....Menard	R. L. Walker.
▲Greenville*•†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† .....McLean	C. M. Coyle.
Griggsville*•†.....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*†.....Ford	See Gibson City.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† .....Piatt	See Monticello.

Town and County.	Name.
Hamphire*•† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*•† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•†.....McHenry	A. W. Young.
Harvel*•† ...Montgomery	See Springfield.
Harvey*•† ..... Cook	L. J. MOUSER.
▲Havana*•†.....Mason	LYMAN LACEY, JR.
Hebron*•†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*•†.....Marshall	Fred S. Potter.
Herrick*•† ..... Shelby	J. D. Burrus.
Herrin*.....Williamson	See Marion.
Herscher*•†....Kankakee	See Kankakee.
Heyworth*•† .....McLean	See Bloomington.
Highland*•†.....Madison	Timothy Gruaz.
Highland Park*•† ...Lake	K. R. Smoot.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•†.....DeKalb	See Aurora.
Hindsboro*•† ....Douglas	See Tuscola.
Holcomb*•†.....Ogle	C. E. Oakes.
Homer*•†.....Champaign	R. C. Wright.
Hoopeston*•†..Vermilion	DYER & WALBRIDGE.
Hopedale*•†.....Tazewell	See Pekin.
Hume*•†.....Edgar	T. J. Coffman.
Huntley*•†.....McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park*•† ..... Cook	See Chicago.
Illiopolis*•†....Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Irving*•†....Montgomery	See Hillsboro.
Iuka*•†.....Marion	See Salem.
Ivesdale*•†....Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•†.....Jersey	H. W. Pogue.
▲Joliet*•†.....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† .....Union	Karraker & Lingle.
Joy*•† ..... Mercer	See Aledo.
Kane*•† .....Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† .....Edgar	E. G. Rose.
Keithsburg*•† ....Mercer	M. T. Kirkpatrick.
Kenney*•† .....DeWitt	Scroggin & Co.
Kewanee*•†.....Henry	CHAS K. LADD.
Kings*•† .....Ogle	See Rochelle.
Kingston*•† .....DeKalb	See DeKalb.
Kinmundy*•† .....Marion	John F. Donovan.
Kirkland*•†.....DeKalb	See Genoa.
Kirkwood*•† .....Warren	George M. Nixon.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•†.....Marshall	E. D. RICHMOND
Ladd*•† .....Bureau	J. W. BLEE.
Lafayette*•† .....Stark	See Toulon.
Lagrange*•†.....Cook	D. B. Lyman
Laharpe*•†.....Hancock	L. S. McCrory.
La Moille*•†.....Bureau	H. A. Stanard.
Lanark*•† .....Carroll	C. W. Middlekauff.
La Rose*•† .....Marshall	R. M. Barnes.
Lasalle*•†.....Lasalle	DUNCAN & DOYLE.
Latham*•†.....Logan	F. A. Gassaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•†.....Ogle	George E. Johnson.
Lebanon*. ..... St. Clair	H. H. HORNER.
Leland*•†..... Lasalle	A. A. Clapsaddle.
Lemont*•† .....Cook	Frank W. Welch.
Lena*•†.....Stephenson	A. J. Clarity.
Leroy*•† .....McLean	E. D. RIDDLE.
▲Lewistown*•† .....Fulton	HARRY M. WAGGONER.
Lexington*•†.....McLean	A. B. Davidson.
Libertyville*•† ..... Lake	Paul MacGuffin.
▲Lincoln*•† .....Logan	OSCAR ALLEN.
Litchfield*•† Montgomery	McWILLIAMS & SONS.
Little York*•†.....Warren	See Monmouth.
Loami*•† .....Sangamon	D. I. Staley.
Lockport*•†.....Will	C. B. CHEADLE.
Loda*•†.....Iroquois	Nathan P. Goodell.
London Mills*•†...Fulton	M. T. Robinson.
Longview*•†. Champaign	See Champaign.
Lostant*•† .....Lasalle	G. F. Bell.
▲Louisville*†.....Clay	John R. Bonney.
Lovington*•†.....Moultrie	A. W. Lux.
Ludlow *•†... Champaign	W. C. Smith.
Mackinaw*•†.....Tazewell	See Pekin.
▲Macomb*•† ..McDonough	NEECE & SON.
Macon*•† .....Macon	See Decatur.
Mahomet*•† ..Champaign	See Champaign.
Makanda*•† .....Jackson	See Murphysboro.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	See Bluffs.
Manhattan*•† ..... Will	See Joliet.
Manito*•† .....Mason	J. A. McComas.
Mansfield*•†.....Piatt	C. F. Mansfield.
Manteno*•† ....Kankakee	Winfield S. Campbell.
Maple Park*•† .....Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Maquon*•† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*•† .... Williamson	George W. Young.
Marissa*•† ..... St. Clair	R. S. Hamilton.
Maroa*•† ..... Macon	B. F. Shipley.
Marseilles*•† ..... Lasalle	See Ottawa.
▲Marshall*•† ..... Clark	J. W. GRAHAM.
Martinsville*•† ..... Clark	H. Gasaway.
Marysville. ..... Vermilion	See Potomac.
Mascoutah*•† .... St. Clair	George F. Wombacher.
Mason City*•† ..... Mason	G. W. ELLSBERRY.
Mattoon*•†..... Coles	ISAAC B. CRAIG.
Maywood*•†..... Cook	See Oak Park.
Mazon*•† ..... Grundy	See Morris.
McHenry*•† .... McHenry	H. C. Mead.
McLean*•†. ..... McLean	See Bloomington.
▲McLeansboro*•† Hamilt'n	WEBB & McLANE.
Mechanicsburg*... Sang'n	See Springfield.
Media*•† ..... Henderson	See Stronghurst.
Medora*•†..... Macoupin	J. W. Kitzmiller.
Melrose Park*•†.... Cook	See Oak Park.
Melvin*•†..... Ford	J. M. Thompson.
Mendon*•†..... Adams	See Quincy.
Mendota*•†..... Lasalle	JOHN F. MADDEN.
Meredosia*•†. .... Morgan	See Jacksonville.
Metamora*•† .. Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† ..... Iroquois	Frank Harry.
Milledgeville*•† .. Carroll	See Mount Carroll.
Millington*•† ..... Kendall	See Aurora.
Milton*..... Pike	N. A. Thornton.
Minier*•† ..... Tazewell	See Pekin.
Minonk*•† ..... Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	L. K. Keogh.
Modesto*•†.... Macoupin	J. M. Allyn.
Moline*•† .... Rock Island	McENIRY & McENIRY.
Momence*•† ... Kankakee	E. P. HARNEY.
Monica*•† ..... Peoria	See Peoria.
▲Monmouth*•† ..... Warren	GRIER & STEWART.
▲Monticello*•†..... Piatt	LODGE, HICKS & LODGE.
▲Morris*•† ..... Grundy	SANFORD BROS.
▲Morrison*•†.... Whiteside	SMITH & DANIELS.
Morrisonville*•† Christi'n	Fred A. Wagoner.
Morton*•† ..... Tazewell	See Pekin.
▲Mound City*•† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*•† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† ..... Carroll	D. ALLEMAN.
Mt. Morris*•† ..... Ogle	John Weller.
Mt. Olive*•†..... Macoupin	Thomas Williamson.
Mt. Pulaski*•†..... Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*•†..... Brown	Hubbard & Reid.
▲Mt. Vernon*•† ..Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove... Bond	W. C. SHIELDS.
▲Murphysboro*•† ..Jackson	G. W. ANDREWS.
Naperville*•† ..... Du Page	H. H. GOODRICH.
▲Nashville*•†. .Washington	H. H. Brehmer.
Nat. Stock Yards*† St. C.	See East St. Louis.
Nauvoo*•..... Hancock	G. A. RITTER.
Nebo*•† ..... Pike	I. J. Dyer.
Neoga*•† .... Cumberland	See Toledo.
Neponset*•†..... Bureau	See Kewanee.
Newark*. ..... Kendall	N. P. Barnard, Jr.
New Berlin*... Sangamon	W. H. Warren.
New Boston*•†.... Mercer	M. Chamberlain.
New Holland*•†.... Logan	See Lincoln.
Newman*•† ..... Douglas	W. W. Pepper.
▲Newton*•† ..... Jasper	GIBSON & JOHNSON.
New Windsor*•† .. Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•†. Montgomery	D. H. Zepp.
Normal*•†. ..... McLean	R. L. Fleming.
Norris City*•†..... White	W. N. Green.
No. Henderson*•† Mercer	See Aledo.
Nunda*•† ..... McHenry	L. D. Lowell, Jr.
Oakland*•† ..... Coles	J. H. Winkler.
Oak Park*•†..... Cook	J. A. BALDWIN.
Oblong*•†..... Crawford	See Robinson.
Odell*•† ..... Livingston	J. D. Pound.
Ogden*•†..... Champaign	Wm. Brennan.
Ohio*•† ..... Bureau	H. S. Pomeroy.
Okawville*•† Washington	Moehle & Tcharner.
▲Olney*•†..... Richland	R. B. Witcher.
Onarga*•†..... Iroquois	E. W. Morris.
Oneida*•† ..... Knox	See Galesburg.
▲Oquawka*•†. .Henderson	R. Cooper.
Orangeville*•†Stephenson	Hiram Skinner.
▲Oregon*•† ..... Ogle	FRANCIS BACON.
Orion*•† ..... Henry	M. L. Love.
▲Ottawa*•† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*•† ..... Cook	F. J. Filbert.
Palestine*•†..... Crawford	A. L. Macfiatton.
Palmyra*•†..... Macoupin	Searcy & Etter.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•†..... Edgar	JAMES A. EADS.
Pawnee*•..... Sangamon	J. R. Kincaid.
Paw Paw*•† ..... Lee	C. F. Preston.
▲Paxton*•†..... Ford	KERR & LINDLEY.
Pearl•†..... Pike	See Milton.
Pearl City*•†. Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† ..... Tazewell	WM. DON MAUS.
Penfield*•† ... Champaign	See Champaign.
▲Peoria*•†..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*•† ..... Will	Michael Collins.
Perry*..... Pike	G. W. Hinman.
Peru*•†..... Lasalle	F. T. BEERS.
▲Petersburg*•† .... Menard	T. W. McNEELY.
Philo*•†..... Champaign	See Champaign.
▲Pinckneyville*•† .... Perry	W. T. Vaughn.
Piper City*•† ..... Ford	See Paxton.
▲Pittsfield*•† ..... Pike	A. C. BENTLEY.
Plainfield*•† ..... Will	George J. Arbeiter.
Plano*•†..... Kendall	E. W. FAXON.
Pleasant Plains*•†. Sang'n	See Springfield.
Plymouth*•† .... Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† ..... Livingston	R. S. McILDUFF.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*•† .... Vermilion	See Danville.
Prairie City*•†. McDon'gh	E. A. BOYNTON.
▲Princeton*•† ..... Bureau	CALHO A. TKIMBLE.
Princeville*•†..... Peoria	See Peoria.
Prophetstown*•† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*•†..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•†..... Fayette	See Vandalia.
Rankin*•†..... Vermilion	J. F. Campbell.
Rantoul*•†.... Champaign	Thomas J. Roth.
Raritan*..... Henderson	See Stronghurst.
Ravenswood*•† ..... Cook	Thomas J. Dawson.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•†..... Randolph	Alfred D. Riess.
Reynolds*•†. .Rock Island	See Rock Island.
Richmond*•†.... McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	R. W. Fisk.
Ridgway*•† ..... Gallatin	W S. Phillips.
Roanoke*•†.... Woodford	See Eureka.
Roberts*•† ..... Ford	See Paxton.
▲Robinson*•†..... Crawford	PARKER & CROWLEY.
Rochelle*•†..... Ogle	D. W. Baxter.
▲Rockford*•†. Winnebago	E. H. MARSH.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•†..... Cook	J. J. Barbour.
Roodhouse*•†..... Greene	D. J. Sullivan.
Roscoe*•† .... Winnebago	See Poplar Grove.
Roseland†..... Cook	See Chicago.
Roseville*•†..... Warren	Leroy S. Scott.
Rossville*•†.... Vermilion	W. B. Reddin.
▲Rushville*•†.... Schuyler	GLASS & BOTTENBERG.
Rutland*•† ..... Lasalle	See Ottawa.
Sadorus*•†.... Champaign	See Tolono.
▲Salem*•† ..... Marion	L M. KAGY.
Sandoval*•† ..... Marion	Charles F. Patterson.
Sandwich*•† ..... De Kalb	S. B. STINSON.
San Jose*•† ..... Mason	See Lincoln.
Sannemin*•†..Livingston	W. P. Carrithers.
Savanna*•†..... Carroll	See Lanark.
Saybrook*•†. .... McLean	George M. Nelson.
Seaton*•† ..... Mercer	See Aledo.
Secor*•†..... Woodford	See Eureka.
Seneca*•†..... Lasalle	C. H. R. Thomas.
Shabbona..... DeKalb	See Sycamore.
Shannon*•†..... Carroll	See Lanark.
▲Shawneetown*•†. Gallatin	CARL ROEDEL.
Sheffield*•†..... Bureau	See Buda.
▲Shelbyville*•†..... Shelby	WALTER C. HEADEN.
Sheldon*•†..... Iroquois	See Watseka.
Sheridan*•†..... Lasalle	See La Salle.
Sherrard*•†..... Mercer	See Aledo.
Shipman*•†.... Macoupin	J. M Hampton.
Sidell*•†..... Vermilion	L. E. Conner.
Sidney*•†..... Champaign	See Champaign.
Sigel*•† ..... Shelby	E Kunkler.
Smithfield*•† ..... Fulton	See Lewistown.
Smithshire*•† .... Warren	See Monmouth.
Somonauk*•† .... DeKalb	L. B. Olmstead.
Sorento*•† ..... Bond	See Greenville.
South Chicago*•†...Cook	See Chicago.
South Evanston*•†..Cook	See Chicago.
Sparta*•† ..... Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*•† Sangamon	E L. CHAPIN. Refers by permission to Illinois National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*†..Bureau	WILLIAM HAWTHORNE.
Stanford*†.....McLean	See Bloomington.
Staunton*†.....Macoupin	R. E. DORSEY.
St. Anne*†.....Kankakee	W. G. Brooks.
St. Charles*†.....Kane	CHARLES A. MILLER.
St. Elmo*†.....Fayette	See Vandalia.
St.Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*†.....Whiteside	L. L. WEAVER
Stewardson*†.....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*†...Jo Daviess	W. S. Eaton.
Stone Fort*†.....Saline	L. E. Barker.
Stonington*† ..Christian	See Taylorville.
Streator*† .....Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*†.....Lawrence	Lewis & Sumner.
▲Sycamore*†.....DeKalb	CARNES & DUNTON.
Table Grove*†.....Fulton	William S. Hipsley.
Tallula*† .....Menard	J. J. Baker.
Tamaroa*†.....Perry	See DuQuoin.
Tampico*†...Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*†.....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*†.....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*†....Cumberland	CHARLES M. CONNOR.
Tolono*†.....Champaign	W. A. Perkins.
Toluca*†.....Marshall	See Lacon.
Tonica*†.....Lasalle	Gunn & Gunn.
▲Toulon*†.....Stark	Allen P. Miller.
Tremont*†.....Tazewell	See Pekin.
Trenton*†.....Clinton	W. S. Louden.
Triumph*†.....Lasalle	See Mendota.
Troy*† .....Madison	See Edwardsville.
▲Tuscola*† .....Douglas	ROY F. HALL.
Union Hill*†...Kankakee	See Kankakee.
▲Urbana*† ....Champaign	CUNNINGHAM & BOGGS.
Utica*†.....Lasalle	J. B. Cunniff.
▲Vandalia*†.....Fayette	S. A. PRATER.
Varna*†.....Marshall	See Lacon.
Vermont*† .....Fulton	J. C. Phillips.
Verona*† .....Grundy	J. R. Waterman.
Versailles*† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*†.....Johnson	Whitnell & Gillespie.
Viola*† .....Mercer	See Aledo.
Virden*† .....Macoupin	H. C. Simons.
▲Virginia*†.....Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*†.....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*†.....Jo Daviess	W. H. Glasgow.
Warren-burg*†...Macon	See Decatur.
Warsaw*† .....Hancock	W. N. GROVER.
Washburn*†...Woodford	George P. Gill.
Washington*†...Tazewell	John W. Dougherty.
Wataga*† .....Knox	See Galesburg.
▲Waterloo*† .....Monroe	JOSEPH W. RICKERT.
Waterman*† ....De Kalb	See Sycamore.
▲Watseka*† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*†.....Lake	WHITNEY & UPTON.
Waverly*† .....Morgan	Hamilton & Etter.
Wayneaville*†...De Witt	See Clinton.
Weldon*†.....De Witt	See Clinton.
Wellington*† ...Iroquois	See Watseka.
Wenona*† .....Marshall	J. H. Jackson.
West Brooklyn*† ....Lee	See Paw Paw.
West Chicago*†.Du Page	C. D. Clark.
Westfield*† .....Clark	J. D. Hemphill.
West Pullman*†.....Cook	See Chicago.
West Salem*† ..Edwards	See Albion.
▲Wheaton*†.....Du Page	WILLIAM NUNN.
White Hall*†.....Greene	Mark Meyerstein.
Williamsfield*† ....Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† .....Scott	JAMES A. WARREN.
Windsor*† .....Shelby	Amos Walker.
Winnetka*†.....Cook	Carlton Prouty.
Winslow*†...Stephenson	See Freeport.
Woodhull*†.....Henry	W. W. White.
▲Woodstock*†..McHenry	V. S. LUMLEY.
Wyanet*†.....Bureau	See Princeton.
Wyoming*†.....Stark	Frank Thomas.
Xenia*† .....Clay	W. S. Morgan.
Yates City*† .....Knox	See Galesburg.
▲Yorkville*†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*†.....Fulton	See Rochester.
Albany*†.....Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WIGLEY.
Alexandria*† ....Madison	SHANNON & RIZER.
Ambia*†.....Benton	W. Lee Bartlett.
▲Anderson*† .... Madison	WILLIAM S. DIVEN.
▲Angola*† .....Steuben	BEST, BRATTON & YOTTER.
Arcadia*†.....Hamilton	Thomas J. Bishop.
Argos*†.....Marshall	John R. Jones.
Ashley*†.....Steuben	Thomas Wichwire.
Atlanta*.....Hamilton	See Cicero.
Attica*†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*†.....De Kalb	ROBY & HARPER.
Aurora*†.....Dearborn	DOWNEY & SHUTTS.
Avilla*†..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*†.....Lawrence	BROOKS & BROOKS.
Bern*†.....Adams	Kelly & Moran.
▲Bloomfield*† .... Greene	CAVINS & HENDERSON.
▲Bloomington*†..Monroe	LEE & GRIMES.
▲Bluffton*†..... Wells	TODD & TODD.
▲Boonville*†..... Warrick	ARMSTRONG & SHAFER.
Boswell*†.....Benton	A. B. McAdams.
Bourbon*†.....Marshall	J. D. Chaplin.
▲Brazil*†.....Clay	RAWLEY & HUTCHISON.
Bremen*†.....Marshall	S. J. Hayes.
Bristol*†.....Elkhart	Harvey W. Kautz.
Brook*†.....Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*†.....DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† .....Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Canneiton*† .....Perry	C. A. WEATHERS.
Carlisle*†.....Sullivan	W. B. Akin.
Carthage*† .....Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*†.....White	E. R. Price.
Charlestown*†.....Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† .....Spencer	See Rockport.
Churubusco*†...Whitley	John W. Orndorf.
Cicero*†.....Hamilton	P. J. Fariss.
Clarks Hills*†Tippecanoe	See Colfax.
Clay City*†..... Clay	GEORGE W. WILTSE.
Clayton*† .....Hendricks	See Plainfield.
Clinton*† .... Vermilion	J. A. Wittermood.
Colfax*†.....Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*†.....Miami	Fred P. Clark.
Corunna*† .....DeKalb	See Waterloo.
▲Corydon*.....Harrison	T. J. Wilson.
▲Covington*† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† .....Lake	J. KOPELKE.
Culver*•.....Marshall	J. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*†.....Delaware	J. M. Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† ....Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E. K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*†.....Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† .....Benton	Fraser & Isham.
East Chicago*†† .....Lake	J. B. F. SHOWALTER.
Eaton*† .....Delaware	W. H. Younts.
Edinburg*† .....Johnson	See Franklin.
Elizabethtown*† Barth'n	J. H. Bradford.
Elkhart*† .....Elkhart	J. H. HALE.
Ellettsville*† .....Monroe	See Bloomington.
Elwood*† .....Madison	WARD L. ROACH.
▲English*† .....Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*†.... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*†....Gibson	Mark L. Harris.
Fortville*† .....Hancock	John C. Jenkins.
Fort Wayne*†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† .....Benton	FRAZER & ISHAM.
Francesville*† ...Pulaski	C. W. Barker.
▲Frankfort*†.....Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† .....Madison	J. O. Barrett.
Fremont*†.....Steuben	J. G. Yeagley.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*†.....De Kalb	H. W. MOUNTZ.
Gas City*†.....Grant	Brandenburg & Linn.
Geneva*†.....Adams	William Drew.
Goodland*†.....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ...Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	JOHN W. HOLCOMB.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† ....Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*• Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*†.....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*.....White	See Monticello.
¶▲Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty, mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co., Indianapolis.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† .....Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† ....Parke	F. L. Canine.
▲Monticello*† ....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
Mount Vernon*† .. Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.,
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*†. St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. KINSEY.
New Harmony*† ..Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermilion	Conley and Whittock.
New Richmond*† M'tg'y	See Crawfordsville.
▲Noblesville*† .Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† .....Orange	Wright & Lingle.
Osgood*† ....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*†.....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermilion	See Newport.
Peru*† .....Miami	NOTT N. ALNTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ..Kosciusko	J. H. Taylor.
Pine Village*.....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	HEADINGTON & WHITEMAN
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	JAMES H. CHAPMAN.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	A. M. GARDNER.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	KRAMER, HEURING & MAY.
▲Rockville*† .....Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† .....Cass	James M. Fry.
▲Rushville*† .....Rush	HOWARD E. BARRETT.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & WOOD.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* .....Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*† ..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ....Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	J. E. Hodgin.
West Lebanon*•†. Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•† .....Lake	F. N. Gavit.
▲Williamsport*•†..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	BURSON & BURSON.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•†.....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† .....White	George F. Baker.
Wolcottville*•†. Lagrange	Isaac Collins.
Worthington*•† ..Greene	W L. RUDE.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†Cherokee Nation	J. S. Trultt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*•† ....Choctaw Na.	Charles R. McPherson.
Checotah*•†... Creek Na.	See Muscogee.
Chelsea*•†. .Cherokee Na.	D. G. ELLIOTT.
Chickasha*•† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	H W. Fielding.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•† ..Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Natl on	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	LAKE MOORE.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T A. SANSON, JR.
Nowata*•†. Cherokee Na	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•† Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	McKENNON, MANSFIELD,McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•† ..Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†..Seminole Na.	See Holdenville.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† ..... Adair	S. B. Gwin.
▲Adeli*•† .....Dallas	WHITE & CLARKE.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†.....Hardin	Furry Bros.
Alexander•† .....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†..... Butler	W. S. Montgomery.
Almoral•† .....Delaware	See Manchester.
Alta*•† .....Buena Vista	H. F. Schultz.
Altavista*•†...Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† .....Polk	See Des Moines.
Alvord*•† ..... Lyon	J. D. Stewart.
Ames*•†.....Story	G. A. Underwood.
▲Anamosa*•†.....Jones	C. M. BROWN.
Anita*•† .....Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Aplington*•†.....Butler	F. B. Royce.
Arcadia*•†.....Carroll	See Carroll.
Archer*•† .....O'Brien	See Primghar.
Arion*•† .....Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† ..... Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	MYERS & BLUME.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† ..... Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† .....Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•†..... Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... .Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†...Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† .....Page	Frank Hooker.
Blencoe*•† .....Monona	See Onawa.
Blockton*•†.....Taylor	See Bedford.
▲Bloomfield*•†..... Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†...Van Buren	See Keokuk.
Bondurant*•† ..... Polk	See Des Moines.
▲Boone*•† .....Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•†.....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† .....Butler	See Allison.
Britt*•† .....Hancock	John F. Thompson.
Brooklyn*•†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†..... Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•† .....O'Brien	See Primghar.
Cambridge*•† .....Story	M. M. Keller.
Cantril*•† .....Van Buren	Henry T. Cox.
Carlisle*•† ..... Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•† .....Monona	B. G. Davis.
Cedar Falls*•†Black Hawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank. LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
" ..... "	
Center Point*•†.....Linn	H. C. Pruitty.
▲Centerville*•†. Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*•†.....Sioux	See Hawarden.
Chelsea*•† ..... Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•† .....Wright	NAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†..... Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†..... Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•†.....Story	See Nevada.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Columbus Junc.*•†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*•†.....Taylor	A. A. Leachey.
Coon Rapids*•†....Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*•† Wo'd'y	Earl Edmunds.
Corwith*•†.....Hancock	C. R. Wood.
▲Corydon*•†.....Wayne	HART & POSTON.
▲Council Bluffs*•†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*•† Wash'n	See Washington.
▲Cresco*•† .....Howard	REED & REED.
▲Creston*•† .....Union	SULLIVAN & SULLIVAN.
Crystallake*....Hancock	See Garner.
Cumberland*•†.....Cass	Curtis, Follett & Curtis.
Curlew*•† .....Palo Alto	See Emmetsburg.
Cushing*•† .....Woodbury	See Holstein.
Cylinder*•†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. .....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† .....Woodbury	C. W. Piersol.
Danville*•†...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•†.....Decatur	J. H. Kling.
Dayton*•†.....Webster	J. H. Lindberg.
Decatur*•†.....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•†.....Carroll	See Carroll.
Deep River*•†.Poweshiek	See Montezuma.
Defiance*•† .....Shelby	See Harlan.
Delhi*•†.....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Clinton.
Delta*•† .....Keokuk	See Sigourney.
▲Denison*•†.....Crawford	J. P. CONNER.
Derby*•†.....Lucas	J. A. Penick.
¶▲Des Moines*•†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALDEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•†.....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† .....Scott	See Wheatland.
Doliver .....Emmet	See Armstrong.
Donnellson*•†.....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•†.....Crawford	See Denison.
Dows*•† .....Wright	I. C. Fenninger.
▲Dubuque*•† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•†.....Butler	See Allison.
Duncombe*•†.....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•†.....Cedar	D. H. Smoke.
Dyersville*•†....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•†...Wright	SYLVESTER FLYNN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*•† .....Wapello	W. R. Nelson.
Edgewood*•†.....Clayton	L. B. Blanchard.
Elberon*•† .....Tama	E. P. Scrable.
Eldon*•† .....Wapello	J. E. Varnum.
▲Eldora*•† .....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•† .....Fayette	L. J. Paldo.
▲Elkader*•† .....Clayton	W. A. Preston.
Elkport*•† .....Clayton	See Elkader.
Elliott*•† ...Montgomery	T. W. Craig.
Ellston*•† .....Ringgold	See Diagonal.
Ellsworth*• .....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•† .....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	THOMAS O'CONNOR.
Epworth*•†.....Dubuque	See Dubuque.
Essex*•† .....Page	John S. Holland.
▲Estherville*•†.....Emmet	MYERLY & BEVAN.
Everly*•† .....Clay	M. Fell.
Exira*•† .....Audubon	W. R. Copeland.
Fairbank*•†....Buchanan	See Independence.
▲Fairfield*•†..... Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Dyersville.
Farmington*•† Van Buren	W. D. McCORMICK.
Farnhamville*•†. Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Hamburg.
Fayette*•†.....Fayette	T. D. Peterman.
Fenton ..... Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*•†.....Floyd	See Charles City.
Fonda*•†..... Pocahontas	W. H. Healy.
Fontanelle*•†.....Adair	Charles T. Launder.
▲Forest City*•†Winnebago	L. O. HATCH.
Ft. Atkinson*•† Win'eshi'k	See Decorah.
▲Fort Dodge*•†...Webster	FRANK FARRELL.
▲Fort Madison*•†..... Lee	HENRY S. BUESCHER.
Foster*•†.....Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•†..... Mahaska	See Oskaloosa.
Galt*•† ..... Wright	See Clarion.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove*•. Decatur	S. H. Amos.
Garner*•†..... Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•†..... Lyon	L. Vogt.
Germania*•†..... Kossuth	E. O. Fitz.
Gilman*•†..... Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•†..... Mills	E. B. WOODRUFF.
Glidden*•†..... Carroll	K. W. Marean.
Goldfield*•†..... Wright	W. C. Dewel.
Goodell*•†..... Hancock	W. O. Butterfield.
Gowrie*•†..... Webster	J. Y. STIER.
Graettinger*•†...Palo Alto	See Emmetsburg.
Grafton*•†..... Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•†..Decatur	See Leon.
Granville*•†..... Sioux	See Orange City.
Gravity*•†..... Taylor	Charles Morris.
Gray*•..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•†..... Adair	J. A. STOREY.
Grimes*•†..... Polk	See Des Moines.
Grinnell*•†.....Poweshiek	HAINES & LYMAN.
Grisworld*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*•..... Clayton	W. C. Lewis.
Halbur*•†..... Carroll	See Carroll.
Hamburg*•†.....Fremont	Hammond & Stevens.
▲Hampton*•†.....Franklin	JOHN M. HEMINGWAY.
Hancock*•†Pottawatomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•†.....Shelby	T. R. MOCKLER.
Harper*•†..... Keokuk	See Sigourney.
Harris*•†..... Osceola	Dean & Belknap.
Hartley*•†..... O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†..Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†..... Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•† ..... Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†.....Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•†Buchan'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•†..... Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*•†.....Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica*..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†.....Greene	OWEN LOVEJOY.
Jesup*•† ..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•† ..... Calhoun	See Rockwell City.
Kalona*•†.... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•† ..... Hamilton	See Webster City.
Kellerton*•†.... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Kent*†.....Union	See Creston.
▲Keokuk*† .....Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†..Van Buren	W. B. COLLINS.
Keota*† .....Keokuk	See Sigourney.
Keswick*†.....Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .....Plymouth	John M. Wormley.
Kiron*.....Crawford	See Denison.
Kirkman*†.....Shelby	See Harlan.
Klemme*†..... Hancock	See Garner.
Knowlton*†... Ringgold	See Blockton.
▲Knoxville*† .....Marion	G. W. Crozier.
Lacona*†.....Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† .....Calhoun	HUTCHISON & JACOBS.
Lake Mills*†..Winnebago	L. W. Torgeson.
Lake Park*†..Dickinson	W. S. King.
Lake View*†..... Sac	See Sac City.
Lamoni*†.....Decatur	R. P. Olsen.
Lamont*†.....Buchanan	See Independence.
Lamotte*†.....Jackson	See Maquoketa.
Lansing*•.....Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*†.....Cherokee	A. R. Molyneux.
Latimer*†.....Franklin	See Hampton.
Laurens*†...Pocahontas	J. H. ALLEN.
Lawler*†.....Chickasaw	Wm. H. Parker.
Ledyard*†.....Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*†.....Webster	G. D. Thompson.
▲Le Mars*†.....Plymouth	E. T. BEDELL.
Lenox*†.....Taylor	A. J. Johnson.
▲Leon*†.....Decatur	V. R. McGINNIS.
Leroy*†.....Decatur	See Leon.
Lester*•.....Lyon	J. L. Mitchell.
Letts*† .....Louisa	P. T. McVay.
Lewis*†.....Cass	F. J. Macomber.
Lime Spring*†...Howard	C. N. Flagler.
Linden*†.....Dallas	See Adel.
Lineville*†.....Wayne	J. F. Duff.
Linn Grove*†BuenaVista	C. L. Ward.
Lisbon*† .....Linn	W. M. Whittemore.
Liscomb*†.....Marshall	See Marshalltown.
Little Rock*†.....Lyon	See Rock Rapids.
Little Sioux*....Harrison	L. H. Bassett.
Livermore*†..Humboldt	F. M. Miles.
▲Logan*†.....Harrison	L. R. BOLTER & SONS.
Lohrville*†.....Calhoun	William Towers.
Lone Rock.....Kossuth	See Algona.
Lone Tree*† ....Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*†....Clinton	See Clinton.
Lovilia*†.....Monroe	See Albia.
Lowden*†.....Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
Lu Verne*†.....Kossuth	Charles W. Goodwin.
Lynnville*†.....Jasper	Joseph Arnold.
Lyons*† .....Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† .....Boone	J. W. Near.
Magnolia*.....Harrison	See Logan.
Malcolm*†....Poweshiek	H. E. Boyd.
Mallard*† .....Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*†..Delaware	BRONSON & CARR.
Manilla*†.....Crawford	See Denison.
Manly* .....Worth	See Northwood.
Manning*†.....Carroll	DOUGLAS ROGERS.
Manson*†.....Calhoun	B. B. FOSTER.
Mapleton*†.....Monona	Chrisman & Chrisman.
▲Maquoketa*† .....Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*†.....Floyd	C. F. Beelar.
Marcus*†.....Cherokee	J. E. Jones.
▲Marengo*†.....Iowa	THOMAS STAPLETON.
▲Marion*† .....Linn	GIFFEN & VORIS.
Marne*† .....Cass	See Atlantic.
▲Marshalltown*†Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*†..Keokuk	See Sigourney.
▲Mason City*†.Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*†....Delaware	See Manchester.
Massena*† .....Cass	Temple & Temple.
Matlock*†.....Sioux	See Orange City.
Maurice*†.....Sioux	See Orange City.
Maxwell*†.....Story	E. H. Addison.
Maynard*•.....Fayette	See Oelwein.
McCallsburg*†....Story	F. H. Noble.
McGregor*† .....Clayton	A. CHAPIN.
McIntire*†.....Mitchell	See Riceville.
Mechanicsville*† ..Cedar	See Tipton.
Mediapolis*†.Des Moines	J. H. Scott.
Melbourne*†.....Marshall	See Marshalltown.
Melrose*†.....Monroe	See Albia.
Menlo*†.....Guthrie	See Stuart.
Meriden*† .....Cherokee	See Cherokee.
Merrill*† .....Plymouth	W. J. Lawrence.
Meservey*†.Cerro Gordo	See Mason City.
Miles*† .....Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Millersburg*† ..... Hancock	See Garner.
Milo*† .....Warren	G. W. Burgess.
Milton*† .....Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† .....Jasper	See Newton
Missouri Valley*†Har'n	C. W. KELLOGG.
Mitchell*† .....Mitchell	See Osage.
Mitchellville*†.....Polk	F. W. Swearingen.
Modale*† .....Harrison	See Missouri Valley.
Mondamin*† ...Harrison	L. C. Brown.
Monona*† .....Clayton	See Postville.
Monroe*† .....Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† .....Jones	M. W. HERRICK.
Montour*† .....Tama	C. J. Stevens.
Moorhead*.....Monona	See Onawa.
Moravia*† ....Appanoose	A. B. Horn.
Morning Sun*† ...Louisa	Courts & Curran.
Moulton*† ...Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*† ...Ringgold	FULLER BROS.
▲Mount Pleasant*† Henry	J. C. McCOID.
Mount Union*† ...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*† .....Woodbury	See Kingsley.
Murray*† .....Clarke	A. B. Miller.
▲Muscatine*† ..Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† .....Chickasaw	Springer, Clary, & Yarger.
Nemaha .....Sac	See Odebolt.
Neola*† ..Pottawattamie	J. G. Bardsley.
▲Nevada*† .....Storey	GEORGE W. DYER.
New Albin*†.Allamakee	See Waukon.
Newell*†.....Buena Vista	I. W. Bane.
Newhall*† .....Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† ..Butler	See Allison.
New Liberty*•.....Scott	See Durant.
New London*†.....Henry	L. W. Chrissinger.
New Market*†.....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*†...Mahaska	See Oskaloosa.
▲Newton*† .....Jasper	W. G. CLEMENTS.
New Virginia*†..Warren	W. J. Davidson.
Nichols*†.....Muscatine	See West Liberty.
Nodaway*† .....Adams	See Villisca.
Nora Springs*† ....Floyd	Fred Haynes.
North English*†.....Iowa	J. D. Butler.
▲Northwood*† .....Worth	M. A. Zollinger.
Norwalk*† .....Warren	See Indianola.
Norway*† .....Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† .....Louisa	See Wapello.
Ocheyedan*† ....Osceola	See Sibley.
Odebolt*† .....Sac	W. A. Heisell.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*† .....Boone	E. M. Andrews.
Olds*† .....Henry	See Mt. Pleasant.
Olin*† .....Jones	B. J. Lancamp.
▲Onawa*† .....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*† .....Sioux	G. W. PITTS.
Orient*† .....Adair	See Greenfield.
▲Osage*† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*† .....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*† .....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY. Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*† .....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† .....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*† .....Greene	See Jefferson.
Paullina*† .....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*† .....Dallas	CARDELL & GIDDINGS.
Persia*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† ....Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† .....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ..Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*† ....Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*†.....Shelby	See Harlan.
Postville*†.....Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*†.. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*†.....Hamilton	See Webster City.
Randolph*†.....Fremont	See Sidney.
Redding*†.....Ringgold	J. M. Bellamy.
Redfield*†.....Dallas	See Adel.
▲Red Oak*†..Montgomery	R. W. BEESON.
Reinbeck*†.....Grundy	S. W. DeWolf.
Remsen*†.....Plymouth	E. S. Lloyd.
Renwick*†.... Humboldt	See Humboldt.
Rhodes*†.....Marshall	Thomas Watts.
Riceville*†.....Mitchell	B. N. Hendricks.
Richland*†.....Keokuk	P. L. Moorman.
Ridgeway*†Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*†.....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*†.... Fremont	W. H. Norcutt.
Rockford*†.....Floyd	C. S. Moore.
▲Rock Rapids*†.....Lyon	E. Y. GREENLEAF.
Rock Valley*†.... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*†Calhoun	M. W. FRICK.
Rodman*†.....Palo Alto	See Ruthven.
Rodney*†.....Monona	See Mapleton.
Roland*†..... Story	See Nevada.
Rolfe*†.....Pocahontas	S. H. Kerr.
Rowan*†..... Wright	See Clarion.
Rudd*†..... Floyd	See Charles City.
Russell*†..... Lucas	See Chariton.
Ruthven*.....Palo Alto	WM. A. O'DONNELL.
Rutland*†....Humboldt	See Dakotah.
Ryan*†.....Delaware	See Manchester.
Sabula*†.....Jackson	George E. Hilsinger.
▲Sac City*†..... Sac	MILES W. NEWBY.
Salem*†.....Henry	F. S. Bell.
Salix*†.....Woodbury	See Sioux City.
Sanborn*†.....O'Brien	J. A. WILLCOX.
Schaller*†..... Sac	A. P. SEARLE.
Schleswig.....Crawford	See Denison.
Scranton*†.....Greene	Clark & Cressler.
Sexton*†..... Kossuth	See Algona.
Seymour*†..... Wayne	See Corydon.
Shannon City*†...Union	See Creston.
Sharpsburg*.....Taylor	See Bedford.
Sheffield*†.....Franklin	C. F. Johnston.
Shelby*†.....Shelby	W. S. Wickersham.
Sheldahl*†..... Polk	See Des Moines.
Sheldon*†.....O'Brien	BOIES & ROTH.
Shell Rock*†.....Butler	G. A. McIntyre.
Shellsburg*†.....Benton	See Vinton.
Shenandoah*†.....Page	W. P. FERGUSON.
▲Sibley*†..... Osceola	G. W. LISTER.
▲Sidney*†.....Fremont	W. E. Mitchell.
▲Sigourney*†.... Keokuk	C. M. BROWN.
Silver City*†.....Mills	See Glenwood.
Sioux Center*†.... Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*†..... Story	S. O. Wald.
Sloan*†.....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Otto.
Solon*†..... Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*†..... Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*.....Linn	See Marion.
Stacyville*..... Mitchell	See Osage.
Stanhope*†.... Hamilton	See Webster City.
Stanley*†.....Buchanan	See Independence.
St. Ansgar*†.... Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*†..Montgomery	See Red Oak.
Stanwood*†.....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict.....Kossuth	See Algona.
St. Charles*†.....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*†..... Story	Bartlett & Slaughter.
Stratford*†.... Hamilton	See Webster City.
Strawberry Point*†Cl'ton	A. R. Cole.
Struble*†..... Plymouth	See Le Mars.
Stuart*†..... Guthrie	F. O. HINKSON.
Sully*†..... Jasper	See Newton.
Sumner*†..... Bremer	W. R. McClure.
Superior*†.... Dickinson	See Spirit Lake.
Sutherland*†.... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*†.....Marion	E. Stout.
Swea City*†.....Kossuth	J. M. Dye.
Tabor*†..... Fremont	L. A. Hill.
Tama*†..... Tama	See Toledo.
Templeton*†..... Carroll	See Carroll.
Terril*.....Dickinson	See Spirit Lake.
Thompson*†..Winnebago	JOHN A. HYNDMAN,
Thor*†.....Humboldt	See Humboldt.
Thornburg*†.... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman*..... Fremont	See Sidney.
Tingley*†..... Ringgold	See Mt. Ayr.
▲Tipton*†..... Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*†..... Tama	STRUBLE & STIGER.
Tracy*†..... Tama	Endicott & Pratt.
Tripoli*†.....Bremer	See Waverly.
Truro*†.....Madison	See New Virginia.
Union*†..... Hardin	E. W. Lundy.
University Place*...P. lk	See Des Moines.
Urbana*..... Benton	Fred Wyckoff.
Ute*†..... Monona	Richard & McMaster.
Vail*†.....Crawford	M. V. O'Hare.
Valley Junction*†.. Polk	Herman Raaz.
Van Horne*†.... Benton	See Blairstown.
Vanmeter*†..... Dallas	See Adel.
Van Wert*†.... Decatur	See Garden Grove.
Ventura*... Cerro Gordo	See Mason City.
Victor*†..... Iowa	T. A. Victor.
Villisca*†.. Montgomery	F. P. GIBBENLEE.
Vincent*†.....Webster	See Ft. Dodge.
▲Vinton*†..... Benton	CATO SELLS.
Volga*†..... Clayton	See Elkader.
Walcott*†..... Scott	See Davenport.
Walker*†.....Linn	See Marion.
Wallingford*†...Emmet	L. Woods.
Wall Lake*†..... Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wa; ello*†..... Louisa	ARTHUR SPRINGER.
▲Washington*†. Wash'ton	MARSH W. BAILEY.
Washta*†..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*†..... Benton	See Marengo.
Waucoma*..... Fayett	J. B. Rockwood.
▲Waukon*†.... Allamakee	D. J. MURPHY.
▲Waverly*†..... Bremer	J. Y. HAZLETT.
Wayland*†..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*†..... Decatur	See Leon.
Wellman*†..Washington	H G. Moore.
Wellsburg*†.... Grundy	See Grundy Center.
Wesley*†..... Kossuth	Bonar & Fellows.
West Bend*†.. Palo Alto	G. C. Hoover.
West Branch*†.... Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*†..... Fayette	See Oelwein.
West Liberty*†. Muscat'e	J. E. McINTOSH.
West Mitchell*●. Mitchell	See Osage.
West Point*†..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†....Keokuk	T. C. LEGOE.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*†..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Je*....Muscatine	E. P. Ingham.
Winfield*†..... Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†...Buchanan	See Independence.
Wiota*†..... Cass	See Atlantic.
Woden.....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*†.... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†..... Jones	W. I. CHAMBERLAIN.
Yale*†..... Guthrie	I. G. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*†..... Story	See Nevada.

KANSAS.

▲Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*†..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*†..... Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Arcadia*•† .....Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	See Kansas City, Mo.
Argonia*•†..... Sumner	E. W. Springer.
Arkansas City*•† .Cowley	NORMAN BARKER.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison.*•† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*•† .....Smith	See Smith Center.
Attica*•† .....Harper	J. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•†.....Butler	See El Dorado.
Axtell*•† .....Marshall	See Marysville.
Baileyville*•† ....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•† ... Washington	See Washington.
Baxter Springs*•† Chero'e	W. H. Hornor.
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ....Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†. .....Mitchell	FRANK A. LUTZ.
Bennington*•† ....Ottawa	See Minneapolis.
Bern*•†. .....Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Nessley.
Blue Rapids*•† ..Marshall	H. A. Russell.
Bluff City*•† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•†.....Wilson	See Yates Center.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	D. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†.....Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ....Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†.....Osage	C. T. Neihart.
Cawker City*•†..Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•† ...Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Chency*•† .....Sedgwick	See Wichita.
Cherokee*•† ....Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holdren.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•†.....Gray	William Hoover.
Circleville*•† .... Jackson	See Holton.
Claflin*•† .....Barton	See Great Bend.
▲Clay Center*•†.....Clay	GEORGE M. MILEY.
Clearwater*•†..Sedgwick	See Wichita.
Clifton*•†....Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	DOOLEY & KEITH.
▲Colby*•†.....Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†.....Anderson	M. A. Carmichael.
▲Colombus*•† .....Cherokee	C. A. McNEILL.
Colwich*•† .....Sedgwick	George W. Steenwood.
▲Concordia*•† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*•† .Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•† .Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•† ....Republic	C. A. Kimball.
Cuba*•† .....Republic	John Brown.
•Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS.
▲Dodge City*•† .....Ford	REEVES & KIRKPATRICK.
Douglass*•†.....Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
Dunlap*•† .....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*•†.....Labette	J. S. Hileman & Son.
Effingham*•† ....Atchison	See Atchison.
▲Eldorado*•†.....Butler	H. W. SCHUMACHER.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† .....Barton	J. F. Dunn.
Ellis*•† .....Ellis	See Hays.
▲Ellsworth*•†...Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† .....Allen	See Iola.
▲Emporia*•†.....Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† ..Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	O. G. Richards.
Eureka*•† ....Greenwood	FULLER & JACKSON.
Everest*•† .....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•†.Greenwood	See Fredonia.
Florence*•† .....Marion	See Marion.
▲Fort Scott*•†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†.....Rice	See Lyons.
▲Fredonia*•†.....Wilson	WILLITS & COOPER.
Fulton*•†.....Bourbon	J. A. Pritz.
Galena*•† ..... Cherokee	A. S. WILSON.
▲Garden City*•†....Finney	H. F. Mason.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†.....Anderson	NOAH L. BOWMAN.
Gaylord*•† .....Smith	E. J. Blake.
Genesco*•† ..... Rice	See Lyons.
▲Girard*•†.....Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†....Mitchell	See Beloit.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	F. V. RUSSELL.
Greeley*•†.....Anderson	See Garnett.
Green*•† ..... Clay	See Clay Centre.
Greenleaf*•†.Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	JOHN W. DAVIS.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*•† ..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•†..... Brown	See Hiawatha.
Hanover*•† .Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•†..... Brown	MEANS & SMITH.
Highland*•†.....Doniphan	JAMES L. ALLEN.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•†Washin'ton	J. T. Thompson.
Hollyrood*•†....Ellsworth	See Ellsworth.
▲Holton*•†.....Jackson	J. S. KENOYER.
Hope*•†.....Dickinson	G. B. Barrett.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*•†.....Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stahler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•† ..... Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.
▲Iola*•†.....Allen	OSCAR FOUST & SON.
Irving*•† .....Marshall	See Marysville.
Jamestown*•† ..... Cloud	F. E. Lane.
Jewell *•..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*•†...Geary	W. S. ROARK.
▲Kansas City*•†Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*•† .... Smith	J. T. Reed.
Kincaid*•†.....Anderson	S. D. Whittington.
▲Kingman*•† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*•† ..... Edwards	W. N. Beeney.
Kiowa*•†..... Barber	A. L. Herr.
Kirwin*•†.....Phillips	W. H. HOLMES.
▲La Crosse*•†..... Rush	H. L. Anderson.
La Cygne*•†..... Linn	M. F. Leasure.
La Harpe*•†..... Allen	See Humboldt.
▲Lakin*•†..... Kearney	Thorpe & Hoskinson.
Lancaster*•†..... Atchison	See Atchison.
Lane*•†..... Franklin	L. C. Crittendon.
▲Larned*•†..... Pawnee	W. H. VERNON.
▲Lawrence*•†..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*•† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*•† ..... Smith	Jas. R. Lewis.
Lebo*•†..... Coffey	E. R. Evans.
Lehigh*•†..... Marion	See Marion.
Lenora*•†..... Norton	H. R. Tillotson.
Leon*•†..... Butler	Thomas A. Word.
Leona*•†..... Doniphan	See Troy.
Leonardville*•†..... Riley	See Manhattan.
▲Leoti*•† ..... Wichita	W. B. Washington.
Le Roy*•†.....Coffey	C. T. High.
▲Liberal*•†..... Seward	J. W. Campbell.
▲Lincoln*•†..... Lincoln	George D. Abel.
Lindsborg*•†. McPherson	JOHN F. HANSON.
Linn*•†..... Washington	See Clifton.
Little River*•†..... Rice	See Lyons.
Logan*•† ..... Phillips	T. M. SULLIVAN.
Long Island*•†... Phillips	Giffen Culbertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Longton*•† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*•† ..... Osage	J. H. Stavely.
▲Lyons*•† ..... Rice	O. E. HOPKINS.
Mackaville*•† .... Stafford	See St. Johns.
Madison*•† .. Greenwood	S. F. Wicker.
▲Manhattan*•† ..... Riley	SAMUEL KIMBLE.
▲Mankato*•† ..... Jewell	T. S. Kirkpatrick.
▲Marion*•† ..... Marion	THOMAS O. KELLEY.
Marquette*•† . McPherson	J. F. Hanson.
▲Marysville*•† .... Marshall	JOHN A. BROUGHTEN.
McCracken*•† ..... Rush	See La Crosse.
McCune*•† ..... Crawford	H. M. Ford.
McDonald*•† ..... Rawlins	See Atwood.
McLouth*•† ..... Jefferson	W. D. Daniels.
▲McPherson*•†McPherson	GEO. W. ALLISON.
▲Meade*•† ..... Meade	Louis Boehler.
▲Medicine Lodge*•† Barb'r	A. L. NOBLE.
▲Meivern*•† ..... Osage	I. Farley.
Meriden*•† ..... Jefferson	See Oskaloosa.
Miltonvale*•† ..... Cloud	John W. Shay.
▲Minneapolis*•† .... Ottawa	J. C. MURPHY.
Moline*•† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*•† ..... Clay	See Clay Centre.
Morrill*•† ..... Brown	Nathan Jones.
▲Mound City*•† ..... Linn	JOHN C. CANNON.
Moundridge*•†McPhers'n	See McPherson.
Mound Valley*•† Labette	Graham & Beggs.
Mount Hope*•† Sedgwick	G. C. Robbins.
Mulvane*•† ..... Sumner	See Wichita.
Muscotah*•† .... Atchison	Seneca Heath.
Narka*•† ..... Republic	B. H. Speer.
Neodesha*•† ..... Wilson	E. D. MIKESELL.
Neosho Falls*•† Woodson	E. Q. Stillwell.
▲Ness City*•† ..... Ness	A. H. Faulks.
Netawaka*•† ..... Jackson	Andrew Neal.
▲Newton*•† ..... Harvey	PETERS & NICHOLSON.
Nickerson*•† ..... Reno	See Hutchinson.
Norcatur*•† ..... Decatur	R. D. Gaston.
North Topeka*•†Shawnee	See Topeka.
▲Norton*•† ..... Norton	L. H. WILDER.
Nortonville*•† .. Jefferson	L. F. Randolph.
Norwich*•† .... Kingman	See Kingman.
Oakley*•† ..... Logan	K. E. Willcockson.
▲Oberlin*•† ..... Decatur	TULLY SCOTT.
Oketo*•† ..... Marshall	See Marysville.
▲Olathe*•† ..... Johnson	PARKER & HAMILTON.
Olsburg*•† . Pottawatomie	See Westmoreland.
Onaga*•† .. Pottawatomie	J. W. Donn.
Oneida*•† ..... Nemaha	H. L. Wikoff.
Osage City*•† ..... Osage	R. C. Heizer.
Osawatomie*•† ..... Miami	See Paola.
▲Osborne*•† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*•† ... Jefferson	MORSE & CASEBIER.
▲Oswego*•† ..... Labette	M. E. WILLIAMS.
▲Ottawa*•† ..... Franklin	JOHN W. DeFORD.
Overbrook*•† ..... Osage	See Lyndon.
Oxford*•† ..... Sumner	R. L. Collins.
Palmer*•† ... Washington	See Clifton.
▲Paola*•† ..... Miami	B. T. RILEY.
Parker*•† ..... Linn	See Iola.
Parsons*•† ..... Labette	E. O. ELLIS.
Pawnee Rock*•† .. Barton	J. W. Ratcliffe.
Peabody*•† ..... Marion	C. M. Clark.
Perry*•† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*•† ... Phillips	C. A. Lewis.
Pittsburg*•† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*•† ..... Rooks	See Stockton.
Pleasanton*•† ..... Linn	Blue & Riggs.
Pomona*•† ..... Franklin	See Ottawa.
Powhattan*•† ..... Brown	See Hiawatha.
▲Pratt*•† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*•† .... Reno	See Hutchinson.
Quenemo*•† ..... Osage	C. H. Leonard.
Quinter*•† ..... Gove	See Gove City.
Randall*•† ..... Jewell	See Mankato.
Randolph*•† ..... Riley	See Manhattan.
Republic*•† ..... Republic	See Scandia.
Reserve*•† ..... Brown	See Hiawatha.
▲Richfield*•† ..... Morton	G. Porter Craddock.
Richland*•† ..... Shawnee	See Rossville.
Richmond*•† .... Franklin	See Ottawa.
Riley*•† ..... Riley	J. B. Rairden.
Robinson*•† ..... Brown	F. M. Pearl.
Rossville*•† ..... Shawnee	See North Topeka.
▲Russell*•† ..... Russell	J. C. Ruppenthal.
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*•† ..... Nemaha	Nathan Jones.
▲Saline*•† ..... Saline	R. A. LOVITT.
▲Santa Fe*..... Haskell	See Ulysses.
Scandia*•† ..... Republic	J. P. Haton.
▲Scott*•† ..... Scott	Travis Morse.
▲Sedan*•† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*•† ..... Harvey	C. L. Foster.
▲Seneca*•† ..... Nemaha	S. K. WOODWORTH.
Severance*•† .. Doniphan	W. H. H. Curtis.

Town and County.	Name.
Severy*•† .... Greenwood	See Eureka.
▲Sharon Springs*•†Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*•† .... Smith	L. C. Uhl.
Soldier*•† ..... Jackson	V. H. McDonald.
Solomon*•† ..... Dickinson	H. Whitley.
South Haven*•† .. Sumner	Austin Aikins.
Spring Hill*•† .... Johnson	See Olathe.
Stafford*•† ..... Stafford	C. G. WEBB.
Sterling*•† ..... Rice	FRED P. GREEN.
▲St. Francis*•† .. Cheyenne	J. L. Finley
▲St. John*•† ..... Stafford	Moseley & Dixon.
St. Mary's*•† . Pottawato'e	G. W. Mackay.
St. Paul*•† ..... Neosho	See Erie.
▲Stockton*•† ..... Rooks	W. B. HAM.
Strong*•† ..... Chase	See Cottonwood Falls.
Summerfield*•† . Marshall	T. J. Madden.
Sylvan Grove*•† . Lincoln	H. W. Rahmeier.
Sylvia*•† ..... Reno	See Hutchinson.
▲Syracuse*•† .... Hamilton	U. T. Tapscott.
Tescott*•† ..... Ottawa	See Minneapolis.
Thayer*•† ..... Neosho	S. W. Brewster.
Tonganoxie*•†Leavenw'h	S. J. McNaughton.
¶▲Topeka*•† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HITCH. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*•† ..... Woodson	F. M. Sutton.
▲Tribune*•† ..... Greeley	W. M. Glenn.
▲Troy*•†... ..... Doniphan	C. C. Camp.
Turon*•† ..... Reno	M. H. Potter.
Udall*•† ..... Cowley	See Winfield.
▲Ulysses*•† ..... Grant	T. W. Marshall.
Valley Falls*•† . Jefferson	G. W. McCAMMON.
Vermillion*•† ... Marshall	See Frankfort.
Vliets*•† ..... Marshall	See Frankfort.
▲WaKeeney*•† ..... Trego	Allen Cox.
Wakefield*•† ..... Clay	See Clay Centre.
Walnut*•† ..... Crawford	See Girard.
Wamego*•† . Pottawato'e	D. V. Sprague.
▲Washington*•† . Wash't'n	CHARLES SMITH.
Waterville*•† .... Marshall	E. A. Berry.
Wathena*•† .... Doniphan	See Troy.
Waverly*•† ..... Coffey	H. L COOPER.
Weir*•† ..... Cherokee	M. F. Compton.
▲Wellington*•† .. Sumner	C. E. ELLIOTT.
Wellsville*•† .... Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*•† . Anderson	See Garnett.
Wetmore*•† ..... Nemaha	M. DeForest.
Wheaton*•† Pottawato'ie	See Onaga.
White City*•† .... Morris	O. L. McKillip.
White Cloud*•† Doniphan	A. S. Brewster.
Whitewater*•† ..... Butler	P. E. Ashenfelter.
Whiting*•† ..... Jackson	See Holton.
▲Wichita*•† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*•†Franklin	J. R. Finley.
Willis*•† ..... Brown	Jesse Henney.
Wilson*•† ..... Ellsworth	See North Coover.
Winchester*•† . Jefferson	See Valley Falls.
▲Winfield*•† ..... Cowley	"WM. P HACKNEY"—"Hackney & Lafferty."
▲Yates Center*•† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*•† ..... Logan	J. B. Grubbs.
▲Albany*..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*•† ..... Todd	R. F. Allensworth.
Ashland*•† ..... Boyd	D. W. STEELE, JR.
Auburn*•† ..... Logan	See Russellville.
Augusta*•† ..... Bracken	Geo. Doniphan.
Bagdad*•..... Shelby	See Shelbyville.
▲Barboursville*•†... Knox	S. B. Dishman.
▲Bardstown*•† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*•† ..... Carlisle	J. E. Bridgwater.
Beard*•..... Oldham	See La Grange.
▲Beattyville*•† ..... Lee	H. H. HARRIS.
Beaver Dam*•† ..... Ohio	See Hartford.
▲Bedford*•..... Trimble	L. F. Zerfoss.
▲Benton*•† ..... Marshall	J. W. Dycus.
Berry*•† ..... Harrison	See Cynthiana.
Bloomfield*•† ..... Nelson	See Bardstown.

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Town and County.	Name.
▲Boonville* ..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*● ..... Bracken	H. P. Willis.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* . Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	F. Riddell.
Burnside* ..... Pulaski	See Somerset.
Butler*† ..... Pendleton	See Falmouth.
▲Cadiz* ..... Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† .. Henry	See New Castle.
▲Campbellsville*† .. Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*● ..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† ..... Barren	J. Robert White.
Central City*† . Muhl'berg	J. Y. Thomas, Jr.
Clay City*† ..... Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON..
Cloverport*† Breck'ridge	J. R. Skilliman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† ..... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .... Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† ..... Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs* Hopkins	See Madisonville.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge*† ..... Grant	J. G. Blackburn.
▲Eddyville*† ..... Lyon	T. J. Watkins.
▲Edmonton* ..... Metcalfe	J. C. Muncie.
▲Elizabethtown*† . Hardin	S. H. BUSH.
▲Elkton*† ..... Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† .... Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Germantown* ... Bracken	See Brookville.
Ghent*● ..... Carroll	James O. Bersatt.
▲Glasgow*● ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† ..... Todd	See Elkton.
Hanson*● ..... Hopkins	See Madison.
▲Hardinsburg*† . Bre'ridge	Morris Eskridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† ... Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. GLENN.
▲Hawesville*† ... Hancock	G. D. Chambers.
▲Hazard* ..... Perry	John Baker.
▲Henderson*† . Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† ... La Rue	D. H. Smith.
▲Hopkinsville*† . Christian	FRANK RIVES.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* .... Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*† Breck'ridge	See Hardinsburg.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† ..... Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† . Bullitt	Robert Zimmerman.
▲Litchfield*† ..... Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.

Town and County.	Name.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*† .. Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† ..... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† ..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. RIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*● ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*† . Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*● ..... Bath	R. Gudgell & Son.
▲Paducah*† ... McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	J. L. REEDER.
Pleasureville*● .... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ... Webster	E. Jennings.
▲Richmond*† ..... Madison	W. A. SULLIVAN.
Rochester* ..... Butler	Newton Belcher.
▲Russellville*† ..... Logan	H. S. McCUTCHEN.
Sacramento* ..... McLean	E. B. McEwen.
Sadieville*† ..... Scott	See Georgetown.
▲Salyersville* ..... Magoffin	E. L. Stephens.
▲Sandyhook* ..... Elliott	J. B. Hannah.
▲Scottsville*● ..... Allen	T. B. DIXON.
Sebree*† ..... Webster	See Dixon.
Sharpsburg* ..... Bath	J. C. Nelson.
▲Shelbyville*† ..... Shelby	J. C. BECKHAM.
▲Shepherdsville*† . Bullitt	J. F. Combs.
Slaughtersville*† . Webster	See Dixon.
▲Smithland*● ... Livingston	Charles H. Webb.
Smith's Grove*† . Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† ..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*† ..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*† ..... Powell	O. A. Lyle.
Sturgis*● ..... Union	J. Mack Thompson.
Sulphur*● ..... Henry	See New Castle.
▲Taylorsville*● .... Spencer	L. W. Ross.
▲Tompkinsville* .. Monroe	Richardson & Carter.
Trenton*† ..... Todd	O. W. Wilson.
Uniontown*● ..... Union	Robert G. Byrne.
▲Vanceburg*† ..... Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† ..... Shelby	See Shelbyville.
Walton*† ..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw* ..... Gallatin	L. L. Tiller.
▲West Liberty* .... Morgan	Lacy & Fogg.
West Louisville .. Daviess	See Owensboro.
Wheatley* ..... Owen	See Owenton.
▲Whitesburg* ..... Letcher	D. D. Fields & Son.

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Town and County.	Name.
Whitesville*•†.....Daviess	See Owensboro.
▲Wickliffe*•†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†.Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†... Jessamine	See Nicholasville.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

▲Abbeville*•... Vermilion	W. B. White.
▲Alexandria*•†.....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*•†.....Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•†W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
Bunkie*•†..... Avoyelles	See Marksville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†.East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†.....Acadia	STORY & PUGH.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard .St. John the Bapt.	See Mount Airy.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	D. CAFFERY & SON.
▲Frankliinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*.Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	C. R. Cline.
▲Lafayette*•†.... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	Ransdell & Ransdell.
▲Leesville*•†.....Vernon	See Many.
▲Mansfield*•†.....De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	STUBBS & RUSSELL.
Morgan City*•†. .St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†... Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St Bernard.....St. Bernard	A. Estopional, Jr.
▲St. Francisville*W.Felicl'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•.St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A. BODEAUX.
▲Vernon*..... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†.. Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•† Franklin	C. L. Berry.

MAINE.

▲Alfred*•†..... York	Samuel M. Came.
▲Auburn*•†.Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•†.... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•†. .Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	R. F. DUNTON.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•† .Cumberland	D. P. & D. E. Chaplin.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	See Canton.
Bucksport*•† ... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	GEORGE R. GARDNER.
Camden*•†.....Knox	REUEL ROBINSON.
Canton*•†..... Oxford	JOHN P. SWASEY.
Carlhou*•†.....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† .....Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•†.....Somerset	T. R. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•†.... Kennebec	Beane & Beane.
Hartland*•†....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†.Androscog'n	NEWELL & SKELTON.
" "	WHITE & CARTER.
Limerick*..... York	Frank M. Higgins.
Lisbon Falls*•†.And'c'g'n	H. E. Coolidge.
Livermore Falls*•†A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*†..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†.....Lincoln	Hilton & Hilton.
Newport*•†.....Penobscot	J. M. Sanborn.
North Berwick*•†...York	N. Hobbs.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*†..... Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.... Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland Nati nal Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MacALLISTER.
Rockport*•†.....Knox	See Can den.
Rumford Falls*•†.Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† .. Somerset	GEORGE W. GOWER.
South Berwick*•†.... York	G. C. Yeaton.
South Paris*•†.....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville*•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ....Kennebec	C. C. Stevens.
▲Wiscasset*•†.....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Baltimore*†●..Baltimore (*Continued.*)	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*●† .....Harford	STEVENSON A. WILLIAMS.
Berlin*●† ..... Worcester	Calvin B. Taylor.
Brunswick*●† ..Frederick	Glen H. Worthington.
▲Cambridge*●† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*●† . Baltimore	See Baltimore.
▲Centerville*●† Queen An'e	Philemon B. Hopper.
▲Chestertown*●† .....Kent	H. W. VICKERS.
Cockeysville*●† Baltimore	Robt. H. Bussey.
Crisfield*●† .....Somerset	Clarence P. Lankford.
▲Cumberland*●†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*●† .....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*●† .....Talbot	WM. H. ADKINS.
▲Elkton*●† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*●† ..Howard	John G. Rogers.
Emmittsburg*●† Fr'd'rick	E. L. Rowe.
Federalsburg*●† .Caroline	See Denton.
▲Frederick*●†...Frederick	E. S. ICHELBERGER.
Frostburg*●† ....Allegany	Clayton Purnell.
Gaithersb'rg*●† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*●† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*●† . Washington	See Hagerstown.
Havre de Grace*●† H'rf'rd	See Aberdeen.
Hyattsville*●† Prince Geo.	WELLS & WELLS.
▲Laplata*●† .....Charles	Walter J. Mitchell.
Laurel*●† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*†....Allegany	D. LINDLEY SLOAN.
Manchester* ..... Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*●† ....Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*●...Carroll	Lewis Diehlman.
North East*●† .....Cecil	See Elkton.
▲Oakland*●† .....Garrett	G. S. Hamill.
Oxford*●† .....Talbot	W. H. Adkins.
Pocomoke City*●† W'r'st'r	C. O. Melvin.
Port Deposit*●† .....Cecil	Philip R. Bond.
Port Tobacco*●...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*●† Som'rset	GORDON TULL.
Queenstown*●Queen An'e	See Centerville.
Rising Sun*●† .....Cecil	See Elkton.
▲Rockville*●† Montgomery	Talbott & Talbott.
▲Salisbury*●† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†. M'tg'm'ry	See Rockville.
Sharpsburg*●†..Wash'ton	See Hagerstown.
Smithsburg*●† . Wash'ton	See Hagerstown.
▲Snow Hill*●†...Worcester	R. D. JONES.
St. Michaels*●†.....Talbot	W. D. J. Morris.
Taneytown*●†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*●†...Frederick	See Frederick.
▲Towson*●† .....Baltimore	Z. Howard Isaac.
Trappe*●† .....Talbot	See Easton.
Union Bridge*●† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*●† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*●† Wash'ton	See Hagerstown.
Woodsboro*●† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*●† ....Plymouth	Coughlan Bros.
Adams*●† .....Berkshire	F. H. B. Munson.
Amesbury*●†.....Essex	George W. Cate.
Amherst*●† ...Hampshire	W. Hamlin.
Andover*●†.....Essex	George H. Poor.
Arlington*●†...Middlesex	J. A. Bailey, Jr.
Ashburnham*●† Worc'st'r	See Fitchburg.
Athol*●† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*●† .....Bristol	FRANK I. BABCOCK.
Ayer*●† .....Middlesex	Warren H. Atwood.
Baldwinsville*●† Wo'c'st'r	Edward L. Hill.
▲Barnstable*●† .Barnstable	THOMAS C. DAY.
Barre*●† .....Worcester	Mawbey & Johnson.
Belmont*●† .....Middlesex	J. F. Buckley.
Beverly*●† .....Essex	J. F. McGOWAN.
¶▲Boston*●†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*●† Plymouth	George W. Folsom, Jr.
Brockton*●† ...Plymouth	HERBERT H. CHASE.
Brookline*●† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*●† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*●† Mid'sex	See Cambridge.
Canton*●† .....Norfolk	See Dedham.
Chelsea*●†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*●† ....Hampden	Luther White.
ChicopeeFalls*●† .Hamp'n	James H. Loomis.
Clinton*●† .....Worcester	EDMOND A. EVANS.
Cohasset*●† .....Norfolk	Louis T. Cushing.
Concord*●† ....Middlesex	Prescott Keyes.
Conway*●† .....Franklin	See Greenfield.
Danvers*●† .....Essex	Daniel N. Crowley.
▲Dedham*●†.....Norfolk	D. G. HILL.
East Bridgewater*●† Ply'th	R. O. Harris.
East Cambridge*●† Mid's'x	See Cambridge.
Easthampton*●† Hamps're	Edward L. Shaw.
East Weymouth*●† Norf'k	See Weymouth.
▲Edgartown*●† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*●† .....Middlesex	See Lowell.
Fairhaven*●†.....Bristol	J. L. Gillingham.
▲Fall River*●†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*●† ..Barnstable	See Barnstable.
▲Fitchburg*●† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*●† ...Hampshire	See Northampton.
Foxboro*●† .....Norfolk	E. C. CORNEY.
Framingham*●†. Mid'esex	WALTER ADAMS.
Franklin*●† .....Norfolk	Wiggins & Doe.
Gardner*●† ....Worcester	PIERCE & STILES.
Georgetown*●† .....Essex	W. A. Butler.
Gloucester*●†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*●† ....Worcester	W. E. Fowler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*†....Barnstable	See Barnstable.
Haverhill*†.....Essex	POOR & FULLER.
Haydenville*†.Hamps're	See Northampton.
Hingham*†....Plymouth	Thomas H. Buttimer.
Hollis on*†....Middlesex	J. P. Dexter.
Holyoke*†.....Hampden	P. J. GARVEY.
Hopkinton*†..Middlesex	George L. Hemenway.
Hudson*†.....Middlesex	James T. & R. E. Joslin.
Hyannis*†....Barnstable	Henry H. Baker, Jr.
Hyde Park*†....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. W. Hayes.
▲Lawrence*†.....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester*†.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*†.Worcester	HARRY C. BASCOM.
Lexington*†..Middlesex	A. E. Scott.
▲Lowell*†.....Middlesex	¶TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*†.....Essex	JOHN M. BARRY.
Malden*†..... Middlesex	P. J McGUIRE.
Manchester*†.....Essex	See Gloucester.
Marblehead*†.....Essex	Wm. D. T. Trefey.
Marlboro*†.... Middlesex	Edgar Weeks.
Medford*†....Middlesex	B. F. Hayes.
Medway*†..... Norfolk	A. T. Johnson.
Melrose*†.....Middlesex	Frank L. Washburn.
Merrimac*†.....Essex	T. H. Hoyt.
Methuen*†.....Essex	Wm. M. Rogers.
Middleboro*†.Plymouth	George W. Stetson.
Milford*†.....Worcester	Lowell E. Fales.
Millbury*†....Worcester	H. W. Aiken.
Milton*†.....Norfolk	C. F. Hall.
Monson*†.....Hampden	See Springfield.
▲Nantucket*†..Nantucket	ALLEN COFFIN.
Natick*†....Middlesex	C. G. Bancroft.
▲New Bedford*† ..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
•Newbury .....Essex	See Newburyport.
▲Newburyport*†.....Essex	THOMAS HUSE.
Newton*†..... Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*†Middlesex	See Newton.
North Adams*†.Berks're	BEER & DOWLIN.
▲Northampton*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*†..Bristol	F. B. Byram.
Northboro*†..Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*†..Bristol	M. L. Urann.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*†.....Worcester	Cutting & Sheehan.
Orange*†..... Franklin	E. S. Hall.
Oxford*†.....Worcester	See Worcester.
Palmer*†.....Hampden	W. W. LEACH.
Peabody*†.....Essex	JOHN J. CAHILL.
▲Pittsfield*†.... Berkshire	E. T. SLOCUM.
▲Plymouth*†....Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*†.....Norfolk	W. W. JENNESS.
Randolph*†..... Norfolk	Asa P. French.
Reading*†.... Middlesex	James W. Grimes.
Rockland*†.... Plymouth	George W. Kelley.
Rockport*†.....Essex	See Gloucester.
Rowley*†.....Essex	See Newburyport.
▲Salem*†..... Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*†Fra'lin	Henry M. Puffer.
Somerville*†..Middlesex	See Boston.
South Braintree*†.Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	Louis A. Cook.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*†.... Worcester	A. W. Curtis.
▲Springfield*†..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*†Berkshire	See West Stockbridge.
Stoneham*†...Middlesex	W. B. Stevens.
Stoughton*†....Norfolk	Oscar A. Marden.
▲Taunton*†.....Bristol	H. J. FULLER.
Townsend*†..Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*†.. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†....Middlesex	R. M. Stark.
Ware*†.....Hampshire	H. M. Coney.
Wareham*†....Plymouth	G. C. Tobey.
Warren*†.... Worcester	E. C. SAWYER.
Watertown*†..Middlesex	Joseph P. Keefe.
Webster*†....Worcester	H. J. Clarke.
Wellfleet*†....Barnstable	H. P. Harriman.
Westboro*†...Worcester	A. F. BROWN.
Westfield*†....Hampden	ALFRED F. LILLEY.
West Gardner*†.Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*.....Essex	See Newburyport.
West Newton*†.Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*†....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*†....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*†.Wor'ster	F. B. Spalter.
Winchester*†..Middlesex	G. S. Littlefield.
Woburn*†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†..Worcester	RICE, KING & RICE.
Wrentham*†....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*†.....Lenawee	JOHN E. BIRD.
Akron*†.....Tuscola	See Caro.
Albion*†.....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*†.....Hillsdale	F. A. Roethlisberger.
Alma*†.....Gratiot	Francis Palmer.
Almont*†.....Lapeer	F. P. Andrus.
▲Alpena*†.....Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*†.....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*†.....Macomb	Bert C. Preston.
Ashley*†.....Gratiot	See Ithaca.
Athens*†.....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*†..... Iosco	See Tawas City.
▲Autrain*†.....Alger	See Marquette.
▲Bad Axe*†.....Huron	CHARLES D. THOMPSON.
▲Baldwin*†.....Lake	See Reed City.
Bancroft*†...Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*†..Calhoun	LELAND H. SABIN.
▲Bay City*†.....Bay	R. A. McKAY.
Bay Port*†.....Huron	See Port Austin.
Belding*†.....Ionia	H. L. VanBenschoten.
▲Bellaire*†..... Antrim	Leavitt & Guile.
Belleville*†.....Wayne	See Wayne.
Bellevue*†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*†.....Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*†.....Gogebic	S. S. Cooper.
▲Big Rapids*†....Mecosta	W. S. TUCKER.
Birmingham*†.. Oakland	See Pontiac.
Blissfield*†..... Lenawee	John A. Riley.
Breckenridge*†..Gratiot	See St. Louis.
Brighton*†....Livingston	B. T. O. Clark.
Britton*†..... Lenawee	See Adrian.
Bronson*†.....Branch	M. Thompson.
Brooklyn*†.....Jackson	J. C. Covert.
Brown City*†.... Sanilac	Fred A. Farr.
Buchanan*†.....Berrien	A. A. Worthington.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†.....Kent	See Middleville.
Calumet*†.... Houghton	P. H. O'BRIEN.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†.....Monroe	See Dundee.
▲Caro*† ..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†..... Sanilac	Thomas G. Graham.
Caseville*†.....Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†....Kent	Stuart & Barker.
Central Lake*†...Antrim	M. W. Neukirk.
▲Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Cruikshank.
▲Charlotte*†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*†.Cheboygan	GEORGE E. BELL.
Chelsea*†....Washtenaw	A. W. Wilkinson.
Chesaning*†.....Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*† ..... Ionia	See Ionia.
Clayton*†..... Lenawee	J. E. Bird.
Climax*† .... Kalamazoo	See Vicksburg.
Clinton*†..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Coldwater*●†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*●†..... Midland	See Midland.
Coloma*●†..... Berrien	See Benton Harbor.
Colon*●† ..... St. Joseph	D. L. Akey.
Concord*●† .....Jackson	See Jackson.
Constantine*●† St. Joseph	James M Harvey, Jr.
Coopersville*●†... Ottawa	James Cilley.
▲Corunna*●†... Shiawassee	John T. McCurdy.
Covert*●†.....Van Buren	H. B. Chase.
Croswell*●†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*●† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*●† ..... Genesee	See Flint.
Dearborn*●† ..... Wayne	See Detroit.
Decatur*●† ..... Van Buren	A. L. MOULTON.
Deckerville*●†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*●† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*●†.... Washtenaw	James T. Honey.
Dimondale*●†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*●†..... Cass	JOHN WOOSTER.
Downington*●†... Sanilac	F. S. Viets.
Dryden*●†..... Lapeer	T. Williams.
Dundee*●† ..... Monroe	Randall & Corbin.
Durand*●†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*● Charlevoix	A. B. Nicholas.
East Saginaw†....Saginaw	See Saginaw.
East Tawas*●†..... Iosco	See Tawas City.
Eaton Rapids*●†....Eaton	J. B. Hendee.
Edmore*●† .... Montcalm	See Ionia.
Elk Rapids*●†.....Antrim	A. B. Dougherty.
Elkton*●†..... Huron	W. L. Doyle.
Elsie*●†..... Clinton	Charles Snelling.
Emmett*●†..... St. Clair	See Port Huron.
▲Escanaba*●†..... Delta	IRA C. JENNINGS.
Evart*●†..... Osceola	C. H. Rose.
Ewen*●† .....Ontonagon	See Bessemer.
Fairgrove*●†..... Tuscola	See Caro.
Farmington*†... Oakland	See Northville.
Fenton*●† ..... Genesee	Henry C. Riggs.
Fennville*●† ..... Allegan	Theo. Wade.
▲Flint*●†..... Genesee	CLINTON ROBERTS.
Flushing*●..... Genesee	F. P. Sayre.
Forestville*†..... Sanilac	See Deckerville.
Fowler*●†..... Clinton	J. G. Patterson.
Fowlerville*●† Livingston	S. S. Abbott.
▲Frankfort*●†..... Benzie	N. A. PARKER.
Freeport*●†..... Barry	See Hastings.
Fremont*●† .... Newaygo	S. W. Dunham.
Gagetown*●†..... Tuscola	See Cass City.
Galesburg*●†. Kalamazoo	R. G. Smith.
Galien*●†..... Berrien	See Three Oaks.
▲Gaylord*●†..... Otsego	A. D. Marshall.
Gladstone*●† ..... Delta	Smith & Empson.
▲Gladwin*●..... Gladwin	Charles B. Wilmot.
Gobleville*†....Van Buren	H. M Huff.
▲Grand Haven*●.. Ottawa	GEORGE A. FARR.
Grand Ledge*●†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*●†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*●†....Jackson	E. Pelton.
▲Grayling*●†.....Crawford	Joseph Patterson.
Greenville*●†.. Montcalm	E. J. Bowman.
Hancock*●†.... Houghton	Dunstan & Hanchette.
Hanover*●†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*●† Emmet	See Petoskey.
▲Harrison*●†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*●† ..... Oceana	F. S. Gurney.
Hartford*●†... Van Buren	A. H. Tuttle.
▲Hastings*●† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*●†.....Osceola	C. M. Beardsley.

Town and County.	Name.
▲Hillsdale*●†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*●†..... Ottawa	John C. Post.
Holly*●†.....Oakland	C. F. Collier.
Homer*●†.....Calhoun	Myron H. Nichols.
Hopkins Station*●† Alle'n	See Allegan.
▲Houghton*●†...Houghton	J. F. HAMBITZER.
Howard*●† ..... Montcalm	C. W. Perry.
▲Howell*●†....Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*●† ..... Lenawee	Grant Fellows.
Imlay City*●†.....Lapeer	Herbert W. Smith.
▲Ionia*●†..... Ionia	F. C. MILLER.
▲Iron Mountain*●†. Dick'n	E. A. WOODWARD.
Iron River*●†.....Iron	I. W. Byers.
Ironwood*●†.....Gogebic	C. E. MILLER.
Ishpeming*●†. Marquette	H. O. YOUNG.
▲Ithaca*●†.....Gratiot	George P. Stone.
▲Jackson*●† .....Jackson	BADGLEY & BADGLEY.
Jasper*●† .....Lenawee	H. C. Pratt.
Jonesville*●† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*●† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*●†.....Kalkaska	C. C. Jencks.
Kinde*●†.....Huron	James H. Hall.
Kingston*●† .....Tuscola	J. B Beverly.
Laingsburg*●† Shiawassee	H. H. Pulver.
▲Lake City*●†...Missaukee	F. O. Gaffney.
Lake Linden*●†Houghton	See Houghton.
Lake Odessa*●† .....Ionia	See Ionia.
Lake View*●†..Montcalm	Salem F. Kennedy.
▲L'Anse*●† .....Baraga	P. R. McKernan.
¶Lansing*●†.....Ingham	CHARLES F. HAMMOND.
▲Lapeer*●† .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Calumet.
Lawrence*●†..Van Buren	See Kalamazoo.
Lawton*●† ....Van Buren	See Kalamazoo.
▲Leland*†.....Leelanau	A. F. Bonting.
Lenox*●†.....Macomb	See Richmond.
Leslie*●†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	See Sanilac Center.
Linden*●†.....Genesee	James L. Spencer.
Litchfield*●† ....Hillsdale	L. B. Agard.
Lowell*●† .....Kent	John W. Matthewson.
▲Ludington*●† .....Mason	H. C. HUTTON.
Lyons*●† .....Ionia	E. C. Spalding.
Mancelona*●† .....Antrim	H. B Hudson.
Manchester*●† Washte'aw	A. J. Waters.
▲Manistee*●† .....Manistee	DOVEL & SMITH.
▲Manistique*●†Schoolcraft	VIRGIL I. HIXSON.
Manton*●† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*●† .....Cass	Smith & Harmon.
Marine City*†.....St. Clair	F. S. Parker.
Marlette*●† .....Sanilac	D. S. McClure.
▲Marquette*●† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*●† .....Calhoun	HERBERT E. WINSOR.
▲Mason*●† .....Ingham	L. B. McArthur.
Mayville*●† .....Tuscola	T. J. Eveland.
Mears*●† .....Oceana	John T. Cummings.
Memphis*●† .....Macomb	See Almont.
Mendon*●†..... St. Joseph	E. E. Harwood.
▲Menominee*●†Menominee	SAWYER & WAITE.
Merrill*●† .....Saginaw	See Saginaw.
Middleville*●† .....Barry	H. E. Hendricks.
▲Midland*●† .....Midland	E. P. Rice.
Milan*●† .....Washtenaw	D. C. Salisbury.
Milford*●† .....Oakland	Edward J. Bissell.
Millington*●†..... Tuscola	See Vassar.
Minden City*●† ...Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*●† .....Monroe	LANDON & LOCKWOOD.
Montague*●† ..Muskegon	See Whitehall.
Montrose*●† .....Genesee	See Clio.
Morenci*●† .....Lenawee	C. S. Ingals.
Morrice*●† .. Shiawassee	A. L. Beard.
▲Mt. Clemens*●.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*●† ..Isabella	FRANCIS H. DODDS.
Muir*●†.....Ionia	George Bennett.
Mulliken*●†..... Eaton	See Grand Lodge.
Munising*●† .....Alger	Walsh & Pardee.
▲Muskegon*●† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*●† .....Barry	Walter S. Powers.
Negaunee*●† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*●† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*●† .....Luce	Sanford N. Dutcher.
New Haven*●†....Macomb	Adam T. Bennett.
Niles*●† .....Berrien	WILLIAM J. GILBERT.
North Adams*●†Hillsdale	See Hillsdale.
North Branch*●†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*●†.....Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*●† .....Arenac	W. C. Cook.
Onaway*●...Presque Isle	See Rogers.
▲Ontonagon*●† Ontonagon	W. W. Wendell.
Orion*●† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*●†.....Allegan	ANDERSON & ANDERSON.

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Town and County.	Name.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAULTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H PATTERSON.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† .. Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Wacle.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ... Washtenaw	See Ypsilanti.
Sand Beach*† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† Van Buren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† .... Montcalm	L C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† ..... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*† Gr'ndTra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† .... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† ... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
▲West Bay City*† ... Bay	See Bay City.
West Branch*† Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† .. Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	H. C. CARLSON.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† ... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gilmstead.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib't	FRANK E. PUTNAM.
Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
▲Brainerd*† ... Crow Wing	T. C. BLEWITT.
Brandon*† ..... Douglas	See Alexandria.
▲Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.
▲Center City*† .... Chisago	See St. Croix.
Ceylon ..... Martin	See Fairmont.
▲Chaska*† ..... Carver	T. F. CRAVEN.
Chatfield*† ..... Fillmore	Joseph Underleak.
Chokio*† ..... Stevens	See Morris.
Clara City*† ... Chippewa	See Granite Falls.
Claremont*† ..... Dodge	B. F. Hood.
Clarkfield*† Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† .... Wright	See St. Cloud.
Climax*† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*† ..... Carlton	W. L. Chase.
Cokato*† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*† ..... Lyon	W. D. Fanning.
▲Crookston*† ..... Polk	MILLER & FOOTE.
Dassell*† ..... Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	A. W. Ewing.
Deer River*† ..... Itasca	See Grand Rapids.
Delano*† ..... Wright	F. H. Lindsley.
Delavan*† ..... Faribault	S. J. Abbott.
▲Detroit*† ..... Becker	FRANK RICHARDSON.
Dexter*† ..... Mower	G. W. King.
Dodge Center*† ... Dodge	See Kasson.
Donnelly* ..... Stevens	See Morris.
Dover*† ..... Olmsted	See Rochester.
▲Duluth*† ..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† ..... Nobles	See Slayton.
Eagle Bend*† ..... Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† ..... Faribault	See Wells.
Echo*† . Yellow Medicine	R. Vaaler.
Eden Valley*† .... Meeker	James H. Doran.
Edgerton*† .... Pipestone	C. G. Brady.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elbow Lake*● † .....Grant	F. & M. Casey.
Elgin*● † .....Wabasha	See Plainview.
▲Elk River*● †...Sherburne	Frank T. White.
Ellsworth*● † .....Nobles	John F. Flynn.
Elmore*● † .....Faribault	H. B. Smith.
Ely*● †.....St. Louis	GEORGE WESCOTT.
Elysian*● †.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*● †.....Polk	See Crookston.
Evansville*● † ....Douglas	A. O. Feet.
Eveleth*● †.....St. Louis	M. D. L. Fuller.
Excelsior*● †....Hennepin	W. P. McDonald.
Eyota*● † .....Olmstead	See Rochester.
Fairfax*● † ..... Renville	A. V. Rieke.
▲Fairmont*● †.....Martin	DEAN & PALMER.
▲Faribault*● †.....Rice	H. T. PYLE.
Farmington*● †... Dakota	A. C. Finney.
Felton*● †.....Clay	See Moorhead.
▲Fergus Falls*● † Otter Tail	CHAUNCEY L. BAXTER.
Fertile*● † .....Polk	Thomas Keefe.
Fisher*● † .....Polk	E. D. Kingsland.
Foley*● †.....Benton	See Sauk Rapids.
Fosston*● † .....Polk	B. S. Bennett.
Franklin*● †.....Renville	See Fairfax.
Frazee*● †.....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*● † .....Murray	M. E. Foley.
Gary*● †.....Norman	See Fertile.
Gaylord*● † .....Sibley	G. A. McKenzie.
Gibbon*● † .....Sibley	See Gaylord.
▲Glencoe*● †.....McLeod	F. R. ALLEN.
Glenville*● †.....Freeborn	See Albert Lea.
▲Glenwood*● † .....Pope	E. M. Webster.
Good Thunder*● †Blue E'th	See Mapleton.
Graceville*● †....Bigstone	M. S. STEVENS.
Granada*● † .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*● †.Mower	See Spring Valley.
▲Grand Rapids*● †...Itasca	T. M Brady.
▲Granite Falls*● † Yel. Med.	O. Hartwick.
Grove City*● †.....Meeker	A T. Nelson.
▲Hallock*● †.....Kittson	R. R [illegible]enberg.
Halstad*● † .....Norman	A. O. Ueland.
Hamline*● † .....Ramsey	See St. Paul.
Hammond*● † ....Wabasha	See Wabasha.
Hampton*● † .....Dakota	See Farmington.
Hancock*● † .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madelia.
Hardwick*● † .....Rock	See Lu Verne.
Harmony*● †.....Fillmore	See Preston.
Hartland*● † ....Freeborn	See Albert Lea.
▲Hastings*● † .....Dakota	F M. CROSBY.
Hawley*● †.....Clay	G. Halverson.
Hayfield*● † .....Dodge	See Kasson.
Hector*● † .....Renville	O. A. Allen.
▲Henderson*● † ....Sibley	W. H. Leeman.
Hendrum*● † .....Norman	See Halstad.
Henning*● † ....Otter Tail	See Fergus Falls.
Herman*● † .....Grant	Arthur B. Childress.
Heron Lake*● †...Jackson	L. F. Lammers.
Hibbing*● † .....St. Louis	W. J. POWER.
Hills*● †.....Rock	See Lu Verne.
Hoffman*● †.....Grant	William Schellbach.
Holland● † .....Pipestone	See Pipestone.
Houston*● † .....Houston	See Caledonia.
Howard Lake*● †..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*● † ....McLeod	H. H. Bonniwell.
Ionas● †.....Murray	See Slayton.
Isanti*● †.....Isanti	See Cambridge.
▲Jackson*● † .....Jackson	T. J. Knox
Janesville*● † .... Waseca	L. D. ROGERS.
Jasper*● †.....Pipestone	F L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*● †. .....Scott	F. J. Leonard.
Kasson*● † .....Dodge	Robert Taylor.
Kennedy*● † .....Marshall	See Hallock.
Kensington*● † .. Douglas	See Alexandria.
Kenyon*● † .....Goodhue	F. M. Lamp.
Kerkhoven*● † .....Swift	See Benson.
Klesters .....Faribault	See Alden.
Kilkenny*● †.....Lesueur	See Waterville.
Kinbrae● † .....Nobles	See Worthington.
Lafayette*● † .....Nicollet	See Winthrop.
▲Lake Benton*● † ...Lincoln	John McKenzie.
Lake City*● † .....Wabasha	ALLEN J. GREER.
Lake Crystal*● †Blue Ea'th	D. A. Reed.
Lakefield*● † .....Jackson	E T. Smith.
Lake Park*● †.....Becker	See Detroit.
Lakeville*● † .....Dakota	See Farmington.
Lamberton*● † ..Redwood	F. Clague.
Laporte*● †....Fillmore	Chapman & Chapman.
Le Roy*● † .....Mower	G. W W. Harden.
Lester Prairie*● †.McLeod	See Glencoe.
Lesueur*● † .....Lesueur	O. J. Parker.
▲Lesueur Center* Lesueur	Charles C. Kolars.
Lewiston*● † .....Winona	See Winona.
▲Litchfield*● † .....Meeker	C. H. Strobeck.
▲Little Falls*● †...Morrison	E. P. ADAMS.
▲Long Prairie*● † .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*● † .....Pope	See Glenwood.
▲Luverne*● †.....Rock	W. N. DAVIDSON.
Lyle*● † .....Mower	See Austin.
Mabel*● † .....Fillmore	W. H. Hammer.
Madelia*● † ....Watonwan	BETHER & HAYCROFT.
▲Madison*● †.Lac-qui-Parle	FRANK PALMER.
Madison Lake*● †Blue E'th	See Mankato.
▲Mankato*● † ...Blue Earth	S. B. WILSON.
▲Mantorville*● .....Dodge	Littleton & McCaughey.
Maple Lake*● †....Wright	J. E. Madigan.
Mapleton*● † ..Blue Earth	C. J. LAWRISCH.
▲Marshall*● †.....Lyon	VIRGIL B. SEWARD.
Maynard*● † ....Chippewa	See Montevideo.
Mazeppa*● † .....Wabasha	Michael Marx.
McIntosh*● † .....Polk	S. H Drew.
Melrose*● †.....Stearns	Donahue & Stephens.
Menahga*● †.....Wadena	See Park Rapids.
Merriam Park*● †.Ramsey	Wardell Spencer.
Milaca*● † .....Mille Lacs	Giddings & Pratt.
Milan*● † .....Chippewa	See Montevideo.
Minneapolis*● † Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*● †.....Lyon	See Marshall.
Minnesota Lake*● †F'rib'lt	See Mapleton.
▲Montevideo*● †.Chippewa	LYNDON A. SMITH.
Montgomery*● †..Lesueur	C. D. McCarthy.
Monticello*● †.....Wright	James C. Tarbox.
▲Moorhead*● † .....Clay	EDWIN ADAMS.
▲Mora*● † .....Kanabec	J. C. Pope.
Morgan*● † .....Redwood	Albert Hauser.
▲Morris*● † .....Stevens	LEWIS C. SPOONER.
Morristown*● †.....Rice	See Faribault.
Morton*● † .....Renville	See Olivia.
Mountain L*● † Cottonw'd	See Windom.
Murdock*● † .....Swift	See Benson.
New Duluth*● †. St. Louis	See Duluth.
New London*● †Kandiyo'i	See Willmar.
New Paynesville*● † St'rns	See St. Cloud.
New Prague*● †.....Scott	E. A. Edgerton.
New Richland*● †. Waseca	B. F. McGregor.
▲New Ulm*● † .....Brown	EIKER HOLDALE.
New York Mills*● †Ott'rt'l	See Wadena.
Nicollet*● † .....Nicollet	See St. Peter.
Northbranch*● †..Chicago	Charles A. Holt.
Northfield*● †.....Rice	R J. Drake.
North St. Paul*● † Ramsey	See St. Paul.
Norwood*● †.....Carver	George J. Bradley.
Olivia*● † .....Renville	S. R. Miller.
▲Ortonville*● †.....Bigstone	A. B. KAERCHER.
Osakis*● †.....Douglas	F. H. Borchert.
▲Owatonna*● † .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*● †..Hubbard	B. F. Wright.
Pelican Rapids*● †Ot'r T'il	James T. McCullough.
Perham*● † .....Otter Tail	M. J. Daly.
Perley*● †.....Norman	See Halstad.
▲Pine City*● †.....Pine	S. G. L. Roberts.
Pine Island*● †...Goodhue	See Zumbrota.
▲Pipestone*● † ...Pipestone	EVANS & EVANS.
Plainview*● † ....Wabasha	J. A. Carley.
Plato*● † .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*● †.....Fillmore	Wells & Hopp.
▲Princeton*● † ....Mille Lacs	J. J. S. SKAHEN.
Racine*● † .....Mower	See Spring Valley.
Raymond*● † ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*● †.Redlake	C. E. Boughton.
▲Red Wing*● †... Goodhue	ALBERT JOHNSON.
▲Redwood Falls*● †Redw'd	A. C. Doliff.
Renville*● †.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*● †.....Redwood	See Lamberton.
▲Rochester*● †.....Olmstead	B. W. EATON.
Rockdell*● ..... Olmsted	See Rochester.
Rockford*● †.....Wright	D. D. Ames.
▲Roseau* .. ..Roseau	R. J. Bell.
Rothsay*● †.....Wilkin	See Breckenridge.
Round Lake*● †.. Nobles	See Worthington.
Royalton*● †.....Morrison	George H. Niles.
Rush City*● †.... Chisago	J. D. Markham.
Rushford*● †.....Fillmore	G. W. Rockwell.
Rushmore*● †.....Nobles	See Worthington.
Ruthton*● †.....Pipestone	See Pipestone.
Sacred Heart*● † Renville	Eric L. Winge.
Sanborn*● † .....Redwood	See Lamberton.
Sandstone*● †.....Pine	A. A. Smith.
Sargeant*● †.....Mower	See Austin.
Sauk Center*● †...Stearns	M. C. Kelsey.
▲Sauk Rapids*● † ...Benton	Thomas Van Etten.
▲Shakopee*● †.....Scott	J. A. SENN.
Shelly*● †..... Norman	See Ada.
Sherburne*● †..... Martin	T. F Knappen.
Silver Lake*● †...McLeod	See Glencoe.
▲Slayton*● † .....Murray	B. H. Whitney.

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Town and County.	Name.
Sleepy Eye*† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*†.Dakota	See St. Paul.
Springfield*† .....Brown	George T. Olson.
Spring Grove*†.Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† .....Todd	E. F. Gummer.
Starbuck*† .....Pope	G. J. Johnson.
Steen*† .....Rock	See Luverne.
Stephen*† .....Marshall	G. A. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*† ..Olmsted	O. E. Hammer.
▲Stillwater*†.Washington	MANWARING & SULLIVAN.
St.Bonifacius*†Hennepin	See Minneapolis.
St. Charles*† .....Winona	E. Hill.
▲St. Cloud*† .....Stearns	R. B. BROWER.
St. Hilaire*†...Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*† .....Nicollet	A. A. STONE.
Swanville*† ....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen .....Martin	See Fairmount.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*† .....Stearns	See St. Cloud.
Tower*† .....St. Louis	W. G. Bonham.
Tracy*† .....Lyon	C. W. Main.
Truman .....Martin	See Welcome.
Twin Valley*† .. Norman	E. M. Niles.
▲Two Harbors*† .... Lake	JOHN DWAN.
Tyler*† .....Lincoln	H. A. STRICKER.
Ulen*† ..... Clay	See Hawley.
Verndale*† .....Wadena	A. B. Kling.
VernonC'ter*†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso .....Redwood	See Walnut Grove.
Waconia*† ..... Carver	See Minneapolis.
▲Wadena*† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† .....Marshall	A. Grindeland.
▲Waseca*† ..... Waseca	JAMES M. HANLEY.
Waterville*† ....Lesueur	G. F. Dullam.
Watkins*† ..... Meeker	See Eden Valley.
Waverly*† ..... Wright	See Buffalo.
Welcome*† .....Martin	G. M. Hopp.
Wells*† .....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fesler.
▲Wheaton*† .....Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G. H. Otterness.
▲Windom*† ..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*† .....Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†...Nobles	J. A. TOWN.
Wykoff*† ..... Fillmore	See Spring Valley.
Zumbrota*† .... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† .....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*† .....Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland* .....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* .....Perry	See Hattiesburg.
Baldwyn*† ..... Lee	Wm. Cox.
▲Batesville*† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*† ..... Harrison	WHITE & NEVILLE.
▲Booneville*†.... Prentiss	B. A. P. Selman.
▲Brandon*† ..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*† ...Noxubee	See Macon.
▲Canton*† .....Madison	F. B. PRATT.
▲Carrollton*† .....Carroll	D. A. McKaechen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*† .Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*† ... Coahoma	R. H. WILDBERGER.
632-Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*† ..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*† ....Panola	Kyle & Shouds.
▲Corinth*† .....Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*† ..... Jones	Shannon & Street.
Enterprise*† ..... Clarke	BUCKLEY & HALSELL.
Eupora*† ..... Webster	Dunn & Dunn.
▲Fayette*† .....Jefferson	R. L. Corban.
▲Forest*† ..... Scott	Jeff. Kent.
▲Friarpoint*† ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*† ..... Amite	F. A. McClain.
Goodman*† .....Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*† .... Leflore	L. P. YERGER.
▲Grenada*† ..... Grenada	ROBERTSON HORTON.
Gulfport*† .....Harrison	F. M. Evans.
▲Hattiesburg*† ..... Perry	S. E. Travis.
▲Hazlehurst*† ..... Copiah	J. S. SEXTON.
▲Hernando*† ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*† ... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*† ..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*.....Coahoma	See Clarksdale.
▲Kosciusko*† .....Attala	ANDERSON & DAVIS.
Laurel*† ..... Jones	T. G. McCallum.
▲Leakesville .....Greene	J. E. Alderman.
Leland*† .... Washington	See Greenville.
▲Lexington*† .....Holmes	H. S. HOOKER, Jr.
▲Liberty* ..... Amite	See Gloster.
▲Louisville* ..... Winston	Hopkins & Gully.
▲Macon*† .....Noxubee	HELM & ALLGOOD.
▲Magnolia*† ..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*† ..... Pike	J. B. WEBB.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*† ...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello* .... Lawrence	J. H. Arrington.
Moss Point*† .....Jackson	C. H. Wood.
▲Natchez*† ..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*† ....Chickasaw	Stovall & Williams.
▲Oxford*† ..... Lafayette	H. A. Barr.
▲Paulding* .....Jasper	Stone Deavours.
▲Philadelphia* ....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† ..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*† ..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*† .....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*† ..... Panola	Boothe & Boothe.
▲Scranton*† .....Jackson	BALLARD & BALLARD.
▲Senatobia*† ..... Tate	J. F. Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† ..... Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† ..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Henderson & Bankston.
▲Tupelo*† ..... Lee	ALLEN & ROBINS.
Utica*† ..... Hinds	See Jackson.
▲Vaiden*† ..... Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*† ..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*† ..... Copiah	See Hazlehurst.

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▲County Seat *Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*† .....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency* .....Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† .....LaFayette	See Blackburn.
Altamont*† .....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. D. Brooks.
Amity*† .....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† .....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*† ..... Macon	See Laplata.
Aurora*† ..... Lawrence	E. J. WHITE.
Auxvasse*† .... Callaway	R. G. Hale.
▲Ava* .....Douglas	Adams Bros.
Baring*† ..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Hainey.
Belton*† .....Cass	L. M. Crouch.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† .....Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	C. F. Hale.
Billings*† .....Christian	W. F. Lamkin.
Birch Tree*† ....Shannon	See Winona.
Blackburn*† .....Saline	See Marshall.
Blackwater*† .... Cooper	See Boonville.
Blairstown*† .....Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	E. J. WILLIAMS.
Blue Springs*† ..Jackson	Herrington & Burrus.
Blythedale*† ....Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Maingen.
▲Boonville*† ..... Cooper	W. V. DRAPER.
Bosworth*† ..... Carroll	C. W. Lawrence.
▲Bowling Green*† ...Pike	J. D. HOSTETTER.
Brashear*† .....Adair	Blair & Vawter.
Braymer*† .....Caldwell	D. E. Adams.
Breckinridge*† .Caldwell	O. J. Chapman.
Bronaugh*† .....Vernon	See Sheldon.
Brookfield*† .....Linn	A. A. BAILEY.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Chariton	Louis Benecke.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Independence.
▲Buffalo* .....Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*† ..Nod'y	J. F. Robertson.
▲Butler*† .....Bates	SMITH & STANLEY.
Cainesville*† ... Harrison	S. P. Davisson.
Calhoun*† ..... Henry	L. R. Simpson.
▲California*† .... Moniteau	J. W. HUNTER.
Callao*† .....Macon	See Macon City.
Camden Point*† ...Platte	See Platte City.
Cameron*† .....Clinton	Turner & Goodrich.
Campbell*† ..... Dunklin	See Kennett.
Canton*† ..... Lewis	JERIY M. JEFFRIES.
Cape Girardeau*† .St. C. Gtr.	B. F. DAVIS.
Carl Junction*† .. Jasper	WILLIS G. CLARKE.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Carterville*† .....Jasper	See Webb City.
▲Carthage*† ..... Jasper	HARDING & BRIGHT.
▲Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*• .....Barry	T. M. Allen.
Center*† ..... Ralls	E. W. Keithly.
Center View*† ...Johnson	See Warrensburg.
▲Centerville* .... Reynolds	Z. C. Smith.
Centralia*† .....Boone	H. S. Booth.
Chamois*† .....Osage	Henry Marquand.
▲Charleston*† .Mississippi	RUSSELL & DEAL.
Chilhowee*† .....Johnson	See Warrensburg.
▲Chillicothe*† .Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*† ..... Randolph	See Moberly.
Clarksburg*† ... Moniteau	See California.
Clarksdale*† ..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*† .....St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*† ..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg*† ..... Daviess	See Pattonsburg.
Colecamp*† ..... Benton	N. H. Robinson.
▲Columbia*† ..... Boone	C. B. SEBASTIAN.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*• .....Laclede	R. S. Phillips.
Corder*† ..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*† .....Holt	See Oregon.
Cross Timbers* ..Hickory	See Hermitage.
Cuba*† .....Crawford	See Steelville.
Curryville*† ..... Pike	J. D. Gates.
Dadeville* .....Dade	See Greenfield.
▲Danville* ... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*† ..... Platte	See St. Joseph.
Deepwater*† ..... Henry	W. S. Banta.
De Kalb*† .....Buchanan	See St. Joseph.
De Soto*† .....Jefferson	JOHN L. THOMAS & SON.
Dexter*† ..... Stoddard	Mozley & Liles.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*† ..... Ripley	J. C. Sheppard.
Downing*† ..... Schuyler	W. T. Cowell.
Drexel*† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*† ..Mississippi	See Charleston.
Edgerton*† ..... Platte	Bruce & Cumberford.
▲Edina*† ..... Knox	W. C. HOLLISTER.
Eldon*† ..... Miller	W. M. Lumpkin.
El DoradoSprings*• Cedar	R. N. Banister.
Elmo*† .....Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*† ....Macon	J. T. White.
Everton*† ..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*† ..... Atchison	See Tarkio.
Fairplay*† ..... Polk	See Bolivar.
Farber*† ..... Audrain	See Laddonia.
▲Farmington* .St. Francois	M. R. SMITH.
Faucette*† .....Buchanan	See St. Joseph.
▲Fayette*† ..... Howard	A. W. WALKER.
Festus*† .....Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*† ..St. Francois	See Bonne Terre.
Florida* .....Monroe	Barlett Rosell.
Forest City*† .....Holt	B. F. McDaniel.
▲Forsyth* ..... Taney	Wm. H. Johnson.
Foster* ..... Bates	See Butler.
Frankford*† .....Pike	Jesse B Jones.
▲Fredericktown*†Madis'n	E. D Anthony.
Freeman*† ..... Cass	See Harrisonville.
▲Fulton*† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Aya.
▲Galena* ..... Stone	John T. Moore.
▲Gallatin*† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*† .....Cass	W. R. Hall.
Gayoso* .....Pemiscot	See Caruthersville.
Gentry ..... Gentry	See Barlington.
Gibbs*† .....Adair	See La Plata.
Gilliam*† ..... Saline	See Slater.
Gilman City• ....Harrison	Charles D. Knight.
Glasgow*† .....Howard	H. C. COCKERILL.
Glenwood*† ....Schuyler	H. D. B. Cutler.
Golden City*† ....Barton	H. A. Raymond.
Gorin*† .....Scotland	See Memphis.
Gower*† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maitland.
Granby*† ..... Newton	See Neosho.
Granger*† .....Scotland	See Memphis.
▲Grant City*† ..... Worth	J. E. SCHOOLER.
Green Castle* ....Sullivan	See Milan.
Green City*† ....Sullivan	See Greencastle.
▲Greenfield*† ..... Dade	L. W. Shafer.
Green Ridge*† .....Pettis	See Sedalia.
▲Greenville* ..... Wayne	See Piedmont.
Guilford*† .... Nodaway	See Barnard.
Hale*† ..... Carroll	W. T. Dixon.
Hallsville*† ..... Boone	See Columbia.
Hamilton*† .... Caldwell	S. M. YOUNG.
Hannibal*† ..... Marion	F. W. NEEFER.
Hardin*† ..... Ray	J. T. Allbritain.
Harris*† .....Sullivan	C. B. Harris.
▲Harrisonville*† ..... Cass	A. A. WHITSITT.
▲Hartville* ..... Wright	J. W. Jackson.
Harwood*† .....Vernon	See Nevada.
Hayti* .....Pemiscot	J. E. Duncan.
▲Hermann*† ...Gasconade	AUGUST MEYER.
▲Hermitage* .....Hickory	Wm. L. Pitts.
Higbee*† .....Randolph	J. F. Jarman.
Higginsville*† .Lafayette	WHITSETT & KEITH.
▲Hillsboro*† .....Jefferson	J. J. Williams.
Holden*† .....Johnson	J. P. Orr.
Holt*† ..... Clay	D. L. Wilholt.
Hopkins*† ..... Nodaway	S. E. Browne.
▲Houston* .....Texas	LAMAR & LAMAR.
Houstonia*† .....Pettis	See Sedalia.
Humansville*† .....Polk	O. J. McLane.
Hume*† ..... Bates	See Rich Hill.
Humphreys*† ...Sullivan	J. D. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hunnewell*•†.....Shelby	See Shelbina.
▲Huntsville*•† .. Randolph	JOHN N. HAMILTON.
Hurdland*•† .....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*•† Jackson	ALBERT M. OTT.
▲Ironton*•† .....Iron	William R. Edgar.
▲Jackson*•†.Cape Girard'u	W. H. Miller.
Jameson*•†.....Daviess	See Gallatin.
Jamesport*•†.....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*•† .....Jasper	See Lamar.
¶▲Jefferson City*•† .. Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*•†Montg'mery	Johnson & Drunert.
Joplin*•†.....Jasper	JAMES P. MEAD.
▲Kahoka*•† .....Clark	Charles Hiller.
Kansas City*•†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•†.....Clay	See Liberty.
▲Kennett*•†.....Dunklin	C. P. Hawkin.
▲Keytesville*•† ...Chariton	O. F. SMITH.
Kidder*•†.....Caldwell	See Kingston.
King City*•†.....Gentry	J. W. Sullinger.
▲Kingston*•† .....Caldwell	C. S. McLaughlin.
Kingsville*•† .....Johnson	See Warrensburgh.
▲Kirksville*•†.....Adair	RIEGER & RIEGER.
Kirkwood*•†....St. Louis	O G. MUDD.
Knobnoster*•†...Johnson	S. G. Kelley.
Knox City*•†.....Knox	See Edina.
La Belle*•† .....Lewis	E. A. Dowell.
Laclede*•† .....Linn	O. F. Libby.
Laddonia*•†.....Audrain	E. C. Kennan.
La Grange*•†.....Lewis	George R. Davis.
▲Lamar*•† .....Barton	COLE & BURNETT.
Lamonte*•†.....Pettis	See Sedalia.
▲Lancaster*•†.....Schuyler	N. M. Shelton.
La Plata*•†.....Macon	Joseph Park.
Laredo*•†.....Grundy	See Trenton.
Lathrop*•† .....Clinton	See Plattsburg.
Latour*•†.....Johnson	See East Lynne.
Lawson*•† .....Ray	See Richmond.
▲Lebanon*•†.....Laclede	J. P. NIXON.
Lee's Summit*•†.Jackson	T. J. Hackler.
Leeton*•† .....Johnson	See Warrensburg.
Lemonville*•†.....Putnam	See Unionville.
Lewistown*•† .....Lewis	R. J. McNally.
▲Lexington*•†...Lafayette	ALEXANDER GRAVES.
Liberal*•† .....Barton	Grant Comfort.
▲Liberty*•†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*•†..... Benton	See Warsaw.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*•†..... Linn	George B Milburne, Jr.
Lock Spring*•†...Daviess	See Gallatin.
Lockwood*•†.....Dade	A. J. Young.
Louisiana*•† .....Pike	JAMES W. REYNOLDS
Lowry City*•† .....St. Clair	See Osceola.
Lucerne*•†..... Putnam	T. B. Davis.
Ludlow*•†.....Livingston	See Chillicothe.
Luray*•†..... Clark	See Kahoka.
Lutesville*•†....Bollinger	See Marblehill.
▲Macon*•†..... Macon	JOHN A. WHITE.
Madison*•†..... Monroe	George W. Ferrell.
Maitland*•† ..... Holt	R. B. Bridgeman.
Malden*•†.....Dunklin	John T. McKay.
Malta Bend*•†.....Saline	See Marshall.
Mansfield*•†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*•† ..... Linn	Harry K. & H. J. West.
Marionville*•†. Lawrence	C. C. Matlock.
▲Marshall*•†.....Saline	M. P. LYONS.
▲Marshfield*•†....Webster	HARRY FYAN.
Martinsburg*•†.. Audrain	See Mexico.
▲Maryville*•†.... Nodaway	C. A. ANTHONY.
▲Maysville*•†..... DeKalb	Frank Costello.
Mayview*•†..... Lafayette	See Higginsville.
McFall*•†..... Gentry	C. S. Lockwood.
Meadville*•†..... Linn	E. D. Harr.
▲Memphis*•† ..... Scotland	N. M. PETTINGILL.
Mendon*•†..... Charlton	See Keytesville.
Mendota*•†..... Putnam	See Unionville.
Mercer*•†.....Mercer	See Lineville, Iowa.
Merwine†..... Bates	See Butler.
▲Mexico*•†.....Audrain	GEORGE ROBERTSON.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*•†..... Sullivan	JOHN M. CAMPBELL.
Missouri City*•†..... Clay	L. G. Hopkins.
Moberly*•†..... Randolph	WILLARD P. CAVE.
Mokane*•† ..... Callaway	See Tebbetts.
Monett*•† .....Barry	JOHN T BURGESS.
Monroe City*•†.. Monroe	R. B. Bristow.
Montgomery City*•†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*•†.....Henry	N. B. Conrad.
Morley*•†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*•† ..... Holt	D. W. Porter.
Mountain Grove*•† Wri't	C. F Evans.
Mt. Moriah* .... Harrison	See Bethany.
▲Mt. Vernon*•†. Lawrence	Henry Brumback.
Nelson*•†..... Saline	Wm. D. Bush.
▲Neosho*•†.....Newton	GEORGE HUBBERT.
▲Nevada*•†..... Vernon	R. B. COOK.
Newark* ..... Knox	See Edina.
New Cambria*•†.. Macon	BERT D. NARTONI.
New Florence*•†..Mont'y	T. J. Powell.
New Franklin*•† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*•†.. Franklin	See Washington.
▲New London*•†..... Ralls	JOHN MEGOWN.
▲New Madrid*•† New Mad.	ROBERT RUTLEDGE.
Newtown*•†..... Sullivan	See Trenton.
Niangua*•†..... Webster	See Marshfield.
Norborne*•†..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*•†..... Jackson	See Blue Springs.
Odessa*•†.....Lafayette	N. M. Houx.
Olean*•†..... Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*•† ..... Jasper	See Webb City.
Orrick*•†..... Ray	See Richmond.
Osborn*•†..... DeKalb	P. M. Hatch.
▲Osceola*•†..... St. Clair	Mann & Daniel.
Osgood*•† ..... Sullivan	See Milan.
Otterville*•†..... Cooper	Thomas J. Starke.
▲Ozark*•† ..... Christian	W. A. LONG.
Pacific*•†.....Franklin	See Washington.
▲Palmyra*•†.....Marion	W. M. BOULWARE.
▲Paris*•†..... Monroe	J. R. REYNOLDS.
Parkville*•† ..... Platte	James Brown.
Parnell*•†.....Nodaway	See Sheridan.
Pattonsburg*•†...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*•†..... Ralls	See Hannibal.
▲Perryville*•†..... Perry	EDWARD ROBB.
Piedmont*•†.....Wayne	DURHAM & DAVIS.
Pierce City*•†..Lawrence	F. C. Johnston.
Pilotgrove*•† .....Cooper	See Boonville.
▲Pineville*..... McDonald	J. A. Sturges.
▲Platte City*•†.....Platte	N. B. Anderson.
▲Plattsburg*•† .... Clinton	E. C. HALL.
Pleasant Hill*•†.....Cass	GEORGE W. BRUCE.
Polo*•†..... Caldwell	F. B. Klepper.
▲Poplarbluff*•†..... Butler	S. M. CHAPMAN.
Portland*•† ..... Callaway	See Fulton.
▲Potosi*•†.... Washington	E. M. Dearing.
Powersville*•†... Putnam	E. C. Wickless.
▲Princeton*•†..... Mercer	IRA B. HYDE & SON.

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▲County Seat. *Money Order Office. •Express Office. † Telegraph Station ¶State Capital.

Town and County.	Name.
Purdin*•† ..... Linn	See Laclede.
Puxico*•† ..... Stoddard	See Bloomfield.
Queen City*•†...Schuyler	W. M. Saxbury.
Quitman*•†..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*•†..Nodaway	See Sheridan.
Raymore*•† ..... Cass	See Harrisonville.
Rea*•†.....Andrew	See Savannah.
Republic*•†..... Greene	Mooneyham & Mooneyham.
Rhineland*•†Montgomery	See Hermon.
Rich Hill*•†.....Bates	TEMPLETON & HALES.
Richland*•†.....Pulaski	S. J. Manes.
▲Richmond*•† ..... Ray	C. T. GARNER.
Ridgeway*•†.... Harrison	See Bethany.
Rocheport*•† ..... Boone	See Boonville.
▲Rockport*•†.... Atchison	Hunt & Bailey.
Rockville*•†.....Bates	W. E. Heyle.
Rogersville*•†... Webster	See Marshfield.
▲Rolla*•† .....Phelps	D. M. JONES.
Rosendale*•† ..... Andrew	See Savannah.
Rothville*•†.....Chariton	See Keytesville.
Russellville*•†..... Cole	See Jefferson City.
Rutledge*•† .....Scotland	See Memphis.
▲Salem*•† ..... Dent	L. Judson.
Salisbury*•† .... Chariton	W. S. STOCKWELL.
Sarcoxie*•† .....Jasper	D. M. Roper.
▲Savannah*•†...Andrew	WILLIS G. HINE.
Schell City*•†.....Vernon	See Nevada.
▲Sedalia*•†.....Pettis	C. C. KELLY.
Seneca*•†.....Newton	R. J. Balch.
Seymour*•† ..... Webster	A. H. Davis.
Shelbina*•†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*•†..... Vernon	J. P. Jones & Son.
Sheridan*•†.....Worth	See Grant City.
Sikeston*•†.....Scott	J. W. Moore.
Silex*•† .....Lincoln	See Troy.
Skidmore*•†....Nodaway	W. M. Howden.
Slater*•†.....Saline	C. P. STARTS.
Smithton*•†..... Pettis	See Sedalia.
Smithville*•†..... Clay	Z. S. Collins.
So. St. Joseph†..Buchanan	See St. Joseph.
So.-West City*..McDonald	See Pineville.
Sparta*•† .....Christian	See Ozark.
Spickard*•†.....Grundy	J. A. Denslow.
▲Springfield*•† .... Greene	WHITE & McCAMMON.
Stanberry*•†..... Gentry	C. A. RATCLIFFE.
▲Steelville*•†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*•† S.Genev.	E. A. ROZIER.
Stewardsville*•†..De Kalb	B. F. Clark.
▲St. Charles*•†. St. Charles	R. C. HAENSSLER.
St. James*•†.....Phelps	See Rolla.
▲St. Joseph*•†.. Buchanan	JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*•†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*•†.....Monroe	See Paris.
Sturgeon*•†.....Boone	Thomas C. Carter.
Sullivan*•†..... Franklin	Charles E. Farrar.
Sumner*•†..... Chariton	See Keytesville.
Sweet Springs*•†...Saline	ROBERT FULKERSON.
Tarkio*•† ..... Atchison	L. G. POPE.
Thayer*•†.....Oregon	S. M. Meeks.
Tina*•†..... Carroll	George D. Williams.
Tipton*•† .....Moniteau	W. F. Quigley.
▲Trenton*•† .....Grundy	HUGH C. SMITH.
Triplett*•† .....Chariton	See Keytesville.
▲Troy*•† .....Lincoln	R. S. Sutton.
Turney*•†.....Clinton	See Plattsburg.
▲Tuscumbia*•† .....Miller	L. N. Musser.
▲Union*•† .....Franklin	Charles F. Gallenkamp.
Union Star*•†....De Kalb	Henry Boone.
▲Unionville*•† .....Putnam	D. F. CALFEE.
Urich*•† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*•† ..... Audrain	W. W. Botts.
Verona*•† .....Lawrence	See Monett.
▲Versailles*•† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*•† .....Vernon	See Nevada.
Walnut Grove*•†..Greene	W. H. Davis.
▲Warrensburg*•†.Johnson	EWING COCKRELL.
▲Warrenton*•†...Warren	Peers & Morsey.
▲Warsaw*•† .....Benton	H. P. Lay.
Washington*•†..Franklin	Jesse H. Schaper.
Watson*•† .....Atchison	See Rock Port.
Waverly*•†.....Lafayette	E. M. Edwards.
Wayland*•†.....Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Lockerr.
Weatherby*•† .....DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*•†.....Jasper	REDDING & OWEN.
Wellington*•†..Lafayette	See Lexington.
Wellsville* Montgomery	Barker & Shackelford.
Wentzville*•†. St. Charles	Charles J. Walker.
Westboro*•† .....Atchison	J. W. Peck.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*•†.....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*•† ..Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•† .....Henry	James P. Allen.
Winfield*•† .....Lincoln	W. H. Jackson.
Winigan* .....Sullivan	See Greencastle.
Winston*•† .....Daviess	See Gallatin.
Wyaconda*•† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†.Deer Lodge	GEORGE B. WINSTON.
Belt*•† .....Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch
▲Billings*•†...Yellowstone	W. M. JOHNSTON.
▲Boulder*•† .....Jefferson	George F. Cowan.
▲Bozeman*•† .....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*•† .....Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge...*•†Deerlodge	Edward Scharnikow.
▲Dillon*•†....Beaver Head	JOHN G. WILLIS.
Forsyth*•†.....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*•†.....Valley	J. J. Kerr.
Glendale* ...Beaver Head	See Dillon.
▲Glendive*•† .....Dawson	Thomas C. Holmes.
▲Greatfalls*•†.....Cascade	SAM'L STEPHENSON.
▲Hamilton*•† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*•†¶.... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† .....Flathead	Sanford & Grubb.
▲Lewistown*•† .....Fergus	W. M. Blackford.
▲Livingston*.....Park	A. P. STARK.
▲Miles City*•†.....Custer	J. H. JOHNSTON.
▲Missoula*•†.....Missoula	THOMAS G. MARSHALL.
Neihart*•†.....Cascade	Richard Bennett.
▲Phillipsburg*•†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*•† .....Carbon	George W. Pierson.
Sandcoulee*•†....Cascade	See Great Falls.
Stevensville*•†....Ravalli	GEORGE T. BAGGS.
Stockett.....Cascade	See Great Falls.
▲Townsend*•†.Broadwater	F. X. DOLENTY.
Twin Bridges*•..Madison	See Virginia City.
▲Virginia City*†...Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*•† .....Dawson	See Glendive.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEBRASKA.

Town and County.	Name.
▲Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† .. Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† ... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† .... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† ... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† .. Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. STMPSON.
Bluesprings*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H. Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† .... Custer	J. R. DEAN.
Bromfield*† .... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† .... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† .... Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† .. Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† .... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† .. Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ... Franklin	H. Whitmore.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† ... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† .... Hall	R. R. HORTH.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guiderock*† ..... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	D. T. Taylor
▲Hebron*† ..... Thayer	J. T. McCHRISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Junfata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT.
Kenesaw*† ..... Adams	S. H. Smith.

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Town and County.	Name.
Kennard*•†..Washington	See Blair.
▲Kimball*•† .....Kimball	J. J. Kinney.
Laurel*•† .....Cedar	F. P. Voter.
Lawrence*•† ....Nuckolls	See Nelson.
Lebanon*•† .. Redwillow	See Indianola.
Leigh*•† .....Colfax	W. H. Carleton.
▲Lexington*•†.....Dawson	E. A. COOK.
Liberty*•† .....Gage	See Beatrice.
¶▲Lincoln*•† ....Lancaster	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•†.....Platte	Edw. A. Brodboll.
Linwood*•† .....Butler	See David City.
Litchfield*•† ....Sherman	See Loup.
Lodgepole*•†...Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† .....Phelps	Thomas L. Doherty.
Louisville*•† .....Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*•† .....Burt	Fremont Everett.
▲Madison*•†.....Madison	WILLIS E. REED.
Madrid*•†.....Perkins	See Grant.
Malmo*•†.....Saunders	See Wahoo.
Marquette*•† ...Hamilton	See Aurora.
Mason City*•.....Custer	See Ansley.
Maywood*•†.....Frontier	See Stockville.
▲McCook*•†.....Redwillow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
Meadow Grove*•† Madison	See Norfolk.
Merna*•† .....Custer	See Broken Bow.
Milford*•† .....Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweller.
Miller*•†..... Buffalo	O. F. Hamilton.
Milligan*•† .....Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe*..... Platte	See Columbus.
Morsebluff*•†....Saunders	See Wahoo.
▲Mullen*•†..... Hooker	See Thedford.
Murdock*•† .....Cass	H. R. Neitzel.
Murray*•†.....Cass	See Plattsmouth.
▲Nebraska City*•† ....Otoe	WILLIAM HAYWARD.
Nehawka*•† .....Cass	See Weeping Water.
▲Neligh*•†.....Antelope	Charles H. Kelsey.
▲Nelson*•† .....Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle*•†.....Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*•†.....Madison	DANIEL J. KOENIGSTEIN.
Northbend*•†.....Dodge	Ernest Kern.
▲North Platte*•†..Lincoln	HILLIARD S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•†..... Antelope	M. B. Putney.
Oakland*•†.....Burt	W. D. Smith.
Odell*•† .....Gage	See Blue Springs.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•†.....Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•†..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† .....Antelope	See O'Neill
▲Ord*•†.....Valley	H. E. OLESON.
Orleans*•†..... Harlan	Beresford & Simpson.
▲Osceola*•†..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•†..... Dawson	See Lexington.
Oxford*•†..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•†.... Hitchcock	See Hayes Center.
Palmer*•†..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† .....Lancaster	John T. Marshall.
▲Papillion*•†.....Sarpy	James Hassett.
▲Pawnee City*•†...Pawnee	G. E. BECKER.
▲Pender*•†.....Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•†.....Boone	O. F. Plum.
Phillips*•†..... Hamilton	See Aurora.
▲Pierce*•†.....Pierce	Douglas Cones.
Pilger*•†..... Stanton	See Stanton.
Plainview*•†.....Pierce	I. H. SEABURY.
Platte Center*•†.....Platte	George N. Hopkins.
▲Plattsmouth*•†..... Cass	BYRON CLARK.
Pleasanton*•†..... Buffalo	See Kearney.
Plymouth*•†....Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† .....Saunders	See Wahoo.
Ragan*•†..... Harlan	See Alma.
Randolph*•†..... Cedar	G. W. Wiltsie.
Ravenna*•†..... Buffalo	J. E. Mellett.
▲Red Cloud*•†..... Webster	E. W. OVERMAN.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•†.....Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Riverton*•† .... Franklin	See Red Cloud.
Rogers*•†..... Colfax	See Schuyler.
Rulo*•† ..... Richardson	George D. Kirk.
Rushville*•†.. Sheridan	C. L. DAVIS.
Salem*•†.....Richardson	J. A. Sheffer.
Sargent*..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•†..... Colfax	C. J. PHELPS.
Scribner*•†..... Dodge	Henry M. Kidder.
▲Seward*•†.....Seward	J. J. THOMAS.
Shelby*•†..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	C. W. Price & Co.
Shubert*•†....Richardson	See Falls City.
▲Sidney*•†..... Cheyenne	LEROY MARTIN.
Silver Creek*•†...Merrick	See Central City.
Smithfield*•†.....Gosper	See Elwood.
Snyder*•† .....Dodge	See Fremont.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*•†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•† .....Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.... Seward	See Seward.
St. Edward*•†..... Boone	J. E. Wilson.
▲St. Paul*•† .....Howard	B. D. HAYWARD.
Steinauer*•†.....Pawnee	See Pawnee City.
Stella*•†..... Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville*.....Frontier	L. H. Cheney.
Strang*•†..... Fillmore	G. D. Mathewson.
Stratton*•†..... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†..... Butler	See David City.
Sutherland*•† .....Lincoln	See North Platte
Sutton*•†..... Clay	E. E. Hairgrove.
Swanton*•†..... Saline	See Wilber.
Syracuse*•† ..... Otoe	F. E. Brown.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† .....Johnson	S. P. DAVIDSON.
▲Tekamah*•† .....Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†..... Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†..... Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†..... Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†..... York	See York.
▲Wahoo*•†..... Saunders	M. NEYMAN.
Wakefield*•† ..... Dixon	J. H. Brown.
Wallace*•†..... Lincoln	See Grant.
Wauneta*•†..... Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†..... Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†.....Cuming	T. M. MOODIE.
▲Wilber*•†..... Saline	J. H. Grimm.
Wilcox*•†..... Kearney	E. C. Dailey.
Wilsonville*•†.....Furnas	See Beaver City.
Winside*•† ..... Wayne	H. E. Simons.
Wisner*•†..... Cuming	Oliver Oleson.
Woodlake*•†.....Cherry	See Valentine.

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Town and County.	Name.
Wood River*•†.....Hall	O. M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•† .....York	CHARLES F. STROMAN.
Yutan*•†.....Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*•†.....White Pine	Frank X. Murphy.
▲Eureka*•†..... Eureka	P. Breen.
Gardnerville*•...Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Ploche*†..... Lincoln	George S. Sawyer.
▲Reno*•†.....Washoe	S. SUMMERFIELD.
" "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*•†....Storey	W. E. F. DEAL.
Wadsworth*•†....Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury.
▲Exeter*•†... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•†... Merrimack	JAMES E. BARNARD.
Franklin Falls*•†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†.....Coos	A. R. Evans.
Great Falls*.....Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	George H. Hitchcock.
▲Haverhill*•†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†.....Cheshire	E. J. Tempie.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†.....Belknap	STONE & SHANNON.
Lakeport*•†.....Belknap	Hibbard & Hibbard.
▲Lancaster*•†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*•†..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†.. Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•†.....Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•† Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† ... Strafford	LESLIE P SNOW.
Salmon Falls*•† Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†.... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*•†.....Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†.... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•† .....Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	Harvey Wootton.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†..... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•† Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†....Cape May	J M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†..... Morris	A. PHILETUS KONKLE.
Clayton*†.. ..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†..... Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†... Monmouth	FRANK P. McDERMOTT.
Frenchtown*•† Hunterd'n	L D Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	Wm. M. Johnson.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†..... Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	LEWIS R. McCULLOCH.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•†. Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References; Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•†. Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†. Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•†..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Montclair*•†.....Essex	EDWIN B. GOODELL.
Moerestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•†.....Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•†.....Essex	BLAKE & HOWE.
Oxford*†.....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN J. VAN RIPER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†..Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	I. Blair Reiley.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†...Atlantic	See Atlantic City.
Point Pleasant*•†...Ocean	Thomas Curtis.
Princeton*•†.....Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Redbank*•†.... Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†..Burlington	See Burlington.
Rockaway*•†.....Morris	John F. Stickle.
Rutherford*•† .....Bergen	ADDISON ELY.
▲Salem*•†..... .....Salem	W. T. HILLIARD.
Seabright*•†..Monmouth	See Atlantic Highlands.
Sea Isle City*•†.Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesx	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•†..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*† .....Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†.... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... .....San Juan	Robert C. Prewitt.
▲Carlsbad*•†.... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† .....Union	O. T. Toombs.
Deming*•†.....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones.
Eddy.....Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro*.....Sierra	A. B. Elliott.
▲LasCruces*•†. Donna Ana	S. B. Newcomb.
▲Las Vegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•† ....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora*..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†.....Socorro	See Socorro.
¶▲Santa Fe*•† .... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*•†.....Jefferson	A. F. & T. F. Saunders.
Addison*•†.....Steuben	DELMAR M. DARRIN.
Afton*•†.....Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† .....Dutchess	George H. Swift.
Amityville*•†.... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† .... Jefferson	John C. Trolan.
Arcade*•† .....Wyoming	G. A. Barnes.
▲Argyle*.....Washington	John B. Conway.
Attica*•†.....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•†.....Cayuga	John A. Hudson.
Avoca*•†..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† .....Suffolk	J. R. Reid.
Bainbridge*•†..Chenango	George I. Skinner.
Baldwinsville*•†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*•†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•† ..... Genesee	SAFFORD E. NORTH.
▲Bath*•† ..... Steuben	REUBEN R. LYON.
Bay Shore*•†.....Suffolk	E. S. Monbray.
Belfast*•†..... Allegany	See Angelica.
▲Belmont*•†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genesee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*•†..... Allegany	Curtis & Bliss.
Boonville*•† ..... Oneida	B. A. Capron.
Brewster*•†..... Putnam	A. J. Miller.
Brocton*•†...Chautauqua	F. C. Lewis.
Brockport*•† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*•† ..... Kings	See New York City.
▲Buffalo*•† .....Erie	FREDERICK O. BISSELL, 116 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank.
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*•† . Livingston	D. C. Hebbard.
Cambridge*•† Washingt'n	Westfall & Hill.
Camden*•† ..... Oneida	P. H. FITZGERALD.
Campbell*•†.....Steuben	See Corning.
Canajoharie*•† ..Montg'y	H. L. Huston.
▲Cananddaigua*•† .Ontario	F. H. HAMLIN.
Canaseraga*•† .. Allegany	D. H. Holliday.
Canastota*•† .... Madison	A. O. Briggs.
Candor*•† ..... Tioga	J. T. GRIDLEY.
Canisteo*•† ..... Steuben	Eli Soule.
▲Canton*•† ..St. Lawrence	ALMEEON Z. SQUIRES.
Cape Vincent*•†Jefferson	MORRIS E. LEE.
▲Carmel*•† .....Putnam	George E. Anderson.
Carthage*•†.....Jefferson	FRANK T. EVANS.
Castile*•†.....Wyoming	E. B. Windsor.
Castleton*•†...Rensselaer	B. W. Stryker.
▲Catskill*•† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† .....Madison	M. H. Kiley.
Champlain*•† .... Clinton	W. H. Dunn.
Chateaugay*•† ..Franklin	A. B. Cooney.
Chatham*•† .... Columbia	McCLELLAN & DARDESS.
Cherryvr'k*•†.Chaut'qua	E. M. Curtis.
Cherry Valley*•† .Otsego	S. W. Barnum.
Chester*•† .....Orange	J. E. Melitck.
Chittenango*† ....Madison	Charles Kellogg.
Churchville*•†....Monroe	See Brockport.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cincinnatus•● ... Cortland	John H. Murray.
Clayton•✠ ..... Jefferson	W. H. REES.
Cleveland•✠ ..... Oswego	James Gallagher.
Clifton Springs•✠ Ontario	E. A. Griffith.
Clinton•✠ ..... Oneida	Martin & Ives.
Clyde•✠ ..... Wayne	George W. Cowles.
Cobleskill•✠ ... Schoharie	C. H. Holmes.
Cohocton•✠ ..... Steuben	S. J. Depew.
Cohoes•✠ ..... Albany	HENRY A. STRONG.
Cold Spring•✠ ... Putnam	W. H. Haldane.
Collegepoint•✠ ... Queens	Wm. Sutter.
▲Cooperstown•✠ ... Otsego	Charles T. Brewer.
Corning•✠ ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.•✠ . Orange	Daniel E. Pope.
▲Cortland•✠ ..... Cortland	DOUGHERTY & MILLER.
Coxsackie•✠ ..... Greene	See Catskill.
Crown Point•✠ .... Essex	See Port Henry.
Cuba•✠ ..... Allegany	J. C. Leggett.
Dansville•✠ .. Livingston	B. G. FOSS.
Dayton•✠ ... Cattaraugus	N. M. Allen.
▲Delhi•✠ ..... Delaware	Wagner & Fisher.
Depew•✠ ..... Erie	See Lancaster.
Deposit•✠ ..... Broome	C. E. Scott.
Deruyter•✠ ..... Madison	W. E. Burdick.
Dobb's Ferry •✠ Westch'r	Townsend & McClelland.
Dolgeville•✠ ... Herkimer	Geo. P. Ward.
Dover Plains•✠ . Dutchess	See Poughkeepsie.
Dundee•✠ ..... Yates	L. J. WILKIN.
Dunkirk•✠ .. Chautauqua	STEARNS & WARNER.
Earlville •✠ .... Chenango	S. B. Cloyes.
East Aurora •✠ ..... Erie	FRANK R. WHALEY.
E. Bloomfield•† .. Ontario	See Canandaigua.
East Hampton•✠ . Suffolk	See Sag Harbor.
E. Randolph•Cattaraugus	Goodwill & Benson.
Edmeston•✠ ..... Otsego	U. G. Welch.
▲Elizabethtown•† ... Essex	A. K. Dudley.
Ellenville•✠ ..... Ulster	G. G. & J. B. Keeler.
Ellicottville•✠ Cattar'gus	J. O. CLARK.
Ellington•... Chautauqua	See Jamestown.
▲Elmira•✠ ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville•✠ ..... Madison	See Morrisville.
Fairport•✠ ..... Monroe	See Rochester.
Farmer•✠ ..... Seneca	See Ovid.
Far Rockaway•✠ . Queens	See Jamaica.
Fayetteville•✠ Onondaga	Clarence Austin.
Fillmore•✠ ..... Allegany	R. L. Richardson.
Fishkill•✠ ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n•✠ Dutc's	J. F. Schlosser.
Flushing•✠ ..... Queens	M. D. GOULD.
▲Fonda•✠ .... Montgomery	J. S. Sitterley.
Forestville•✠ Chautauq'a	A. W. Hull.
Fort Ann•✠ . Washington	See Sandyhill.
Fort Edward•✠ Wash'ton	A. D. Wait.
Fort Plain•✠ Montgom'ry	D. C. Shults.
Frankfort•✠ ... Herkimer	H. H. Ingham.
Franklin•✠ ..... Delaware	L. F. Raymond.
Franklinville•✠ Cattar'us	George E. Spring.
Fredonia•✠ . Chautauqua	B. F. SKINNER.
Freeport•✠ ..... Nassau	George Wallace.
Friendship•✠ ... Allegany	A. L. Elliott.
Fulton•✠ ..... Oswego	MEAD & STRANAHAN.
Fultonville•✠ Montgom'y	R. B. Fish.
Gainesville•✠ .. Wyoming	See Warsaw.
▲Geneseo•✠ .... Livingston	JOHN R. STRANG.
Geneva•✠ ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville•✠ .... Otsego	See Cooperstown.
Glencove•✠ ..... Nassau	E. T. Payne.
Glens Falls•✠ .... Warren	A. J. CHERITREE.
Gloversville•✠ .... Fulton	BAKER & BURTON.
▲Goshen•✠ ..... Orange	J. W. GOTT.
Gouverneur•✠ . St. Law'ce	Conger & Orvis.
Gowanda•✠ . Cattaraugus	F. J. Blackman.
Granville•✠ . Washington	S. E. Everets.
Greene•✠ ..... Chenango	M. F. Porter.
Greenport•✠ ..... Suffolk	LE ROY E. RAYNOR.
Greenwich•✠ Washingt'n	C. C. Vankirk.
Groton•✠ ..... Tompkins	H. S. Hopkins.
Hamburg•✠ ..... Erie	Fayette Kelly.
Hamilton•✠ ..... Madison	Joseph Mason.
Hammondsport•✠ . Steu'n	W. S. Drew.
Hancock•✠ ..... Delaware	Frank Taylor.
Hannibal•✠ ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw•✠ . Rockland	THOMAS H. LEE.
Hempstead•● ..... Nassau	A. R. Griffin.
▲Herkimer•✠ ... Herkimer	C. E. SNYDER.
Hermitage• .... Wyoming	See Warsaw.
Hobart•✠ ..... Delaware	Edward O'Connor.
Holland•✠ ..... Erie	See East Aurora.
Holland Patent•✠ Oneida	W. J. Williams.
Holley•✠ ..... Orleans	H. O. Jones.
Homer•✠ ..... Cortland	E. L. Stone.
Honeoye Falls•✠ . Monroe	C. A. Stuart.
Hoosick Falls•✠ Rensse'r	GEO. E. GREENE.
Hornellsville•✠ . Steuben	BEARD & ALLEN.
Horseheads•✠ . Chemung	D. C. Curtis.
▲Hudson•✠ ..... Columbia	ISAAC N. COLLIER.
Hume• ..... Allegany	E. E. & G. W. Harding.

Town and County.	Name.
Huntington•✠ ... Suffolk	THOMAS YOUNG.
Ilion•✠ ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca•✠ ..... Tompkins	G. B. DAVIS.
▲Jamaica•✠ ..... Queens	WILLIAM W. GILLEN.
Jamestown•✠ . Chautau'a	FOWLER & WEEKS.
▲Johnstown•✠ .... Fulton	FRED LINUS CARROLL.
Jordan•✠ ..... Onondaga	John McLaughlin.
Keeseville•✠ ..... Essex	Hewitt & Wolcott.
Kinderhook•✠ Columbia	Gerrit S. Collier.
▲Kingston•✠ ..... Ulster	JOHN G. VAN ETTEN.
Lake Geo. Ass'bly•Warren	See Glens Falls.
▲Lake Pleasant•† Hamilton	See Northville.
Lancaster•✠ ..... Erie	H. B. Van Peyma.
Lansingburg•✠ . Rensse'r	H. N. GREENE.
Leroy•✠ ..... Genesee	W. H. Smith.
Liberty•✠ ..... Sullivan	D. S. Hill.
Lima•✠ ..... Livingston	H. H. Thompson.
Littlefalls•✠ .. Herkimer	RAYMOND D. FULLER.
▲Little Valley•✠ . Cattar'us	Ernest H. Woodruff.
Livonia•✠ ..... Livingston	Charles Ward.
Locke•✠ ..... Cayuga	See Moravia.
▲Lockport•✠ ..... Niagara	W. H. & F. A. RANSOM.
Long Island City•✠ Qu'ns	MANLEY & WADLEY.
▲Lowville•✠ ..... Lewis	Fred. C. Schraub.
▲Lyons•✠ ..... Wayne	DWIGHT S. CHAMBERLAIN.
Madrid•● .... St. Lawrence	F. J. Merriman.
▲Malone•✠ ..... Franklin	GILBERT & WELLS.
Mamaroneck•✠ Westc'ter	See New Rochelle.
Marathon•✠ ..... Cortland	John H. Miller.
Margaretville•† . Delaware	A. P. Carpenter.
Massena•† ... St. Lawrence	H. B. Chase.
Matteawan•✠ .. Dutchess	S. K. Phillips.
▲Mayville•✠ .. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville•✠ . Sarat'a	J. F. Terry.
Medina•● ..... Orleans	Filkins & Coe.
Mexico•† ..... Oswego	C. I. Miller.
Middleburg•✠ . Schoharie	Dow Beekman.
Middleport•✠ .... Niagara	G. F. Thompson.
Middletown•✠ .... Orange	DILL & COX.
Milford•● ..... Otsego	J. V. Guernsey.
Millbrook•✠ ... Dutchess	See Poughkeepsie.
Millerton•✠ .... Dutchess	Collins Sheldon.
Mineola•✠ ..... Nassau	GEORGE B. STODDART.
Mohawk•✠ .... Herkimer	James B. Rafter.
▲Monticello•✠ .... Sullivan	Timothy F. Bush.
Montour Falls•✠ Schuyler	Frank Johnson.
Moravia•✠ ..... Cayuga	S. E. Day.
Morris•† ..... Otsego	M. L. Bridges.
Morrisania•✠ .. New York	See New York City.
▲Morrisville•✠ .. Madison	H. B. Conron.
Mt. Kisco•✠ Westchester	See New Rochelle.
Mt. Morris•✠ . Livingston	John M. Hastings.
Mt. Vernon•✠ .. Westc'ter	FRANK A. BENNETT.
Naples•✠ ..... Ontario	Lincoln & Lincoln.
Newark•✠ ..... Wayne	M. I. Greenwood.
New Berlin•✠ . Chenango	O. F. Matterson.
New Brighton•†. Richm'd	DE GROOT, RAWSON & STAFFORD.
Newburg•✠ ..... Orange	A. H. F. SEEGER.
▲New City•● ..... Rockland	See Spring Valley.
New Paltz•✠ ..... Ulster	J. N. Vanderlyn.
Newport•✠ ..... Herkimer	C. L. Fellows.
New Rochelle•✠ Westch'r	LINCOLN G. BACKUS.
▲New York City•✠ N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲New York City*• † N. Y'k (*Continued.*)	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† ....Chenango	GEO. W. RAY.
Norwood*•†.St.Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†..... Genesee	B. F. Hawes.
Ogdensburg*•†St.L'w'nce	MALBY & LUCEY.
Olean*•† ....Cattaraugus	FRED L. EATON.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	George M. Bristol.
▲Oswego*•† .....Oswego	COON & BENTLEY.
▲Ovid*•† .....Seneca	Benjamin Franklin.
▲Owego*•† .....Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•† .....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†..... Yates	JOHN T. KNOX.
Perry*•†..... Wyoming	Morris A. Lovejoy.
Phelps*•†.....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno.
▲Plattsburg*•† .....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†.Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ....Orange	WILLIAM H. CRANE.
Potsdam*•†.St. Lawrence	A. X. Parker.
▲Poughkeepsie*•†Dutchess	CHARLES F. COSSUM.
Prattsburg*• .....Steuben	James Flaherty.
Pulaski*•† .....Oswego	S. C. HUNTINGTON.
Randolph*•†.Cattaraugus	Crowley & Terry.
Redcreek*•†.....Wayne	C. O. Peterson.
Red Hook*•†.... Dutchess	J. W. Elseffer.
Rensselaer•...Rensselaer	See Troy.
Rhinebeck*•† ....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.

Town and County.	Name.
▲Richmond*† ....Richmond	See New York City.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† .....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†..... Oneida	A. DELOS KNEELAND.
Rondout*•† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† .... Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandycreek*• ....Oswego	U. Bartlett.
Sandybill*•†.....Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	M. F. KENNEY.
Sayville*•†..... Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	W E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†.....Seneca	HAMMOND & HAMMOND.
Sherburne*•†....Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† ....Ontario	W. C. Ellis.
Sidney*•† .....Delaware	WILLIAM THORP.
Silver Creek*•†.Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.
Sodus*•† .....Wayne	B. C. Reede.
Southampton*•†..Suffolk	Henry H. Chatfield.
Southold*•† .....Suffolk	Albert C. Case.
Spencer*•† .....Tioga	C. O. Seaburg.
Springville*•† .....Erie	E. A. Scott.
Stamford*•† ....Delaware	C. L. Andrus.
Stapleton*•† ....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*....Chautauqua	See Dunkirk.
Suspension Bridge*•†N'g'a	See Niagara Falls.
▲Syracuse*•† ....Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•†Westchest'r	H. C. GRIFFIN.
Theresa*•† .....Jefferson	C. A. Van Allen.
Ticonderoga*•†.....Essex	H. D. Hoffingle.
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*†.....Cortland	A. L. Kenney.
Unadilla*•† .....Otsego	See Oneonta.
Union Springs*•†.Cayuga	Arthur M. Seekel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† .....Delaware	Fancher & White.
Wappinger's Falls*•†Duc's	George Wood.
Warrensburg*•†..Warren	L. E. REOUX.
▲Warsaw*•† .....Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† .....Orange	F. V. Sanford.
Waterford*•†.....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ..Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet .....Albany	See Troy.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	F. E. HAWKES.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† .....Cayuga	A. W. Shurtleff.
Wellsville*•† .....Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† .Chautauqua	H. C. Kingsbury.
W. New Brighton*†.R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Whitehall*†..Washington	A. D. BARTHOLOMEW.
▲White Plains*†W'chester	ROBERT E. FARLEY.
Williamson*†.....Wayne	Jacob Brower.
Wolcott*† .....Wayne	F. H. Kellogg.
Woodhaven*†.....Queens	Wm. F. Wykoff.
Worcester*†.....Otsego	Holmes & Waterman.
Yonkers*†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

▲Albemarle*†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*†...Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†.....Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*† .....Swain	Bryson & Black.
▲Burgaw*†.....Pender	R. G. Grady.
Burlington*†..Alamance	Charles E. McClean.
▲Burnsville* .....Yancey	McElroy & Moore.
▲Camden* .....Camden	C. M. Ferebee.
▲Carthage*†.....Moore	F. W. J. ADAMS.
Chapel Hill*†.... Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*†.....Johnston	See Raleigh.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*†..... Harnett	J. C. Clifford.
▲Durham*†..... Durham	BOONE & BRYANT.
▲Edenton*†..... Chowan	Pruden & Pruden.
▲Elizabeth City*†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*†..... Wilson	See Wilson.
Enfield*† ..... Halifax	David Bell.
▲Fayettevile*† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*†..... Gaston	A. G. Manguin.
▲Gatesville*..... Gates	L. L. Smith.
▲Goldsboro*†..... Wayne	ALLEN & DORTCH.
▲Graham*† .... Alamance	E. S. Parker.
▲Greensboro*†.. Guilford	A. M. SCALES.
▲Greenville*†..... Pitt	Jarvis & Blow.
▲Halifax*†..... Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*†..... Vance	T. T. HICKS.
▲Henders'nville*† Hend'n	W. A. Smith.
▲Hertford*†..Perquimans	See Edenton.
Hickory*†..... Catawba	Thomas M. Hufham.
High Point*†...Guilford	E. D. STEELE.
▲Hillsboro*†..... Orange	John W. Graham.
▲Jackson*....Northampton	R. B. Peebles.
▲Jacksonville*†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*†Clevl'd	See Gastonia.
▲Kinston*†..... Lenoir	W. D. POLLOCK.
La Grange*†..... Lenoir	H. B. Parker.
Laurinburg*†. Richmond	Maxcy L. John.
Leaksville*†Rockingham	See Reidsville.
▲Lenoir*†..... Caldwell	Edmund Jones.
▲Lexington*†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*†... Lincoln	A. L. Quickel.
Littleton*†..... Halifax	S. G. Daniel.
▲Louisburg*†..... Franklin	T. W. Beckett.
▲Lumberton*†... Robeson	McLean & McLean.
Madison*†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*†..... McDowell	E. J. Justin.
▲Marshall*†..... Madison	J. A. Hendrick.
Milton*†..... Caswell	L. M. Warlick.
▲Mocksville*†..... Davie	E. L. Gaither.
▲Monroe*†..... Union	R. R. Redwine.
▲Morganton*†..... Burke	Avery & Ervin.
Mountairy*†..... Surry	Carter & Lewellyn.
▲Murphy*†..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A P. Cooley.
▲Newbern*†..... Craven	O. H. GUION.
▲Newton*†..... Catawba	W B. Gaither.
No. Wilkesboro*† Wilkes	See Wilkesboro.
▲Oxford*†..... Granville	HICKS & MINOR.
Pilotmountain*†...Surry	Holcomb & McGuffin.
▲Pittsboro*†..... Chatham	H. A. London.
▲Plymouth*†. Washington	H. S. Ward.
¶▲Raleigh*†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*†..... Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*†Richmond	MORRISON & WHITLOCK.
Rocky Mount*† Edg'mbe	WOODARD & THORP.
▲Roxboro*†..... Person	MERRITT & CARLTON.
▲Rutherfordton*†Ruth'fd	S. Gallert.
Salem*†..... Forsyth	See Winston-Salem
▲Salisbury*†..... Rowan	L. H. CLEMENT.
Sanford*†..... Moore	A. L. McNeill.
Scotland Neck*†. Halifax	Claud Kitchen.
▲Shelby*†..... Cleveland	Webb & Webb.
▲Smithfield*†.... Johnston	E. W. Pou.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*†. Moore	J. McN. Johnson.
▲Southport*†....Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*†..... Nash	See Nashville.
▲Statesville*†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*† Alexander	A. C. McIntosh.
Thomasville*†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*†..... Montgomery	See Ashboro.
▲Wadesboro*† ..... Anson	Bennett & Bennett.
▲Warrenton*† .... Warren	H. A. Bond.
▲Washington*†...Beaufort	B B. NICHOLSON.
Waxhaw*†..... Union	R. L. Stevens.
▲Waynesville*† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*†.. Columbus	Wishart & Frazier.
▲Wilkesboro*†..... Wilkes	T. B. FINLEY.
▲Williamston*†.... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*†..... Wilson	S. G. NEWBORN.
▲Windsor*..... Bertie	F. D. Winston.
▲Winston-Salem*†Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	George Cowper.
▲Yadkinville..... Yadkin	Holton & Reece.
▲Yanceyville*..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*†..... Nelson	See Lakota.
Ardoch*†..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*†..... Pembina	W. J. Burke.
Bisbee●..... Towner	See Canuo.
¶▲Bismarck*†... Burleigh	ALLEN & COCHRANE.
▲Bottineau*†.... Bottineau	A. G. BURR.
Bowbells*†..... Ward	See Towner.
Bowdon..... Wells	See Harvey.
Braddock●..... Emmons	See Williamsport.
Buffalo*†..... Cass	See Fargo.
Buxton*†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
Cando*†..... Towner	FRANK D. DAVIS.
▲Carrington*†..... Foster	R. A. BILL.
Casselton*†..... Cass	See Fargo.
Cavalier*†..... Pembina	See St. Thomas.
Christine*† .... Richland	See Wahpeton.
Church's Ferry*†Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*†..... Walsh	See Grafton.
▲Cooperstown*†... Griggs	DAVID BARTLETT.
Courtenay*†...Stutsman	J. C. Parks.
Crary*†..... Ramsey	Edgar Anderson.
Crystal*†..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere..... Sargent	See Milnor.
▲Devil's Lake*†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*†..... Stark	JAMES G. CAMPBELL.
Drayton*†..... Pembina	Robert Ferguson.
Dresden●..... Cavalier	See Langdon.
Edgeley*†.....La Moure	C. W. Fellows.
Edinburg*†..... Walsh	See Park River.
▲Ellendale*†..... Dickey	JAMES M. AUSTIN.
Emerado*†. Grand Forks	See Grand Forks.
Enderlin*†..... Ransom	Fred Underwood.
Fairmount*†.... Richland	Charles A. Tuttle.
▲Fargo*†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*†..... Wells	M. E. Wilson.
Fingal*†..... Barnes	Thomas Casey.
Finley*†..... Steele	F. W. Ames.
Forest River*†.... Walsh	See Grafton.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Forman*•†..... Sargent	BISHOP, GRONER & McKENZIE
Gilby*•†.....Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•†..... Walsh	J. E. GRAY.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•†... Richland	J. B. Taylor.
Hannah*†..... Cavalier	C. B. McMillan.
Harvey*•†..... Wells	OTTO GRETHEN.
Hatton*•†..... Traill	See Hillsboro.
Hebron*•†..... Morton	See Mandan.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•†..... Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*•† ..... Ward	See Minot.
Kindred*•†..... Cass	See Fargo.
Kulm*•†..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... Lamoure	R. W. S. Blackwell
▲Langdon*•†..... Cavalier	GEORGE M. PRICE.
Larimore*•†.Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•†..Richland	A. L. Parsons.
Linton*..... Emmons	See Williamsport.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora•†..... Billings	See Dickinson.
Michigan*..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•†..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon• ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Rathgate.
▲New Rockford*•† ...Eddy	MADDUX & HAMBECHT.
New Salem*..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•..... Bottineau	See Towner.
Osnabrock*•†.... Cavalier	See Milton.
Page*•†..... Cass	See Fargo.
Park River*•†..... Walsh	G. W. Young.
▲Pembina*•†..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•†.Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•†..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	C. A. Gram.
▲Sherbrooke*..... Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•†..... Kidder	See Bismarck.
St. Thomas*•†.... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	BURKE & LINDLAND.
▲Wahpeton*•†.....Richland	F. B. LAMBERT.
Walhalla*• ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†.....Williams	R. H. Copeland.
Willow City*•† Bottineau	See Towner
Wimbledon*•†.... Barnes	See Valley City.
Wishek• ..... McIntosh	Wishek & Guy.
Wyndmere*•†.....Richland	See Minot.

OHIO.

Town and County.	Name.
Ada*•†..... Hardin	Clark, Axline & Fess.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†..... Ashtabula	F. J. Bishop.
Ansonia*•†..... Darke	See Greenville.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	M. A. WERT.
Arcanum*•†..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhlley.
Arlington*•†.....Hancock	See Dunkirk.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•†....Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•†..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†.....Summit	CHARLES AMMERMAN.
Barnesville*•†.... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Beach City*•†..... Stark	See Alliance.
Bedford*•† .... Cuyahoga	See Cleveland.
Bellaire*•†..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*•.....Richland	Andrew Stevenson.
Belmont*•†.....Belmont	See St. Clairsville.
Berea*•†..... Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†....Erie	F. E. Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*•†.....Clinton	P SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•†..Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermilliton.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•†... Belmont	Driggs & Heinlein.
Brooklyn*•†.....Cuyahoga	See Cleveland.
Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† .....Williams	M. M. BOOTHMAN.
▲Bucyrus*•†..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W. Jacques.
Butler*•†..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•†..... Noble	W. C. Okey.
Caledonia*•†..... Marion	See Marion.
▲Cambridge*•†.. Guernsey	J. H. MACKEY.
Camden*•†..... Preble	F. G. Shuey
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•†..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•†..... Mahoning	See Youngstown.
▲Canton*•†..... Stark	JOHN H. SPONSELLER.
Cardington*•†.....Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G Chambers.
▲Carrollton*•† .....Carroll	FIMPLE & McDONALD.
Cedarville*•†.....Greene	Robert Hood.
▲Celina*•† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*•†..... Knox	W. O. Bowers.
Chagrin Falls*•†.Cuy'oga	E. P. Wilmot.
▲Chardon*•† .....Geauga	METCALFE & KING.
Chicago* ..... Huron	William G Burwell.
▲Chillicothe*•†..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*•† ...¶Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*†.....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*†...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	M. R. Smith.
Continental*† ...Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†.....Perry	T. M. Potter.
Cortland*†.....Trumbull	John J. Sullivan.
▲Coshocton*†..Coshocton	POMERENE & POMERENE.
Covington*† .....Miami	W. H. Nill.
Crestline*† ....Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*†.....Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*† .....Wood	See Bowling Green.
Danville*†.....Knox	Clinton M. Rice.
▲Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*†.....Logan	Huston & Curl.
▲Delaware*† ....Delaware	W. A. HALL.
Delphos*† .....Allen	B. J. BROTHERTON.
Delta*† .....Fulton	M. B. Cottrell.
Dennison*†..Tuscarawas	A. W. Elson.
Deshler*†.....Henry	D. D. Donovan.
Doylestown*• .....Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*†.....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*†.Col'bia	WILLIAM H. VODREY.
East Palestine*†..Col'bia	John H. Logan.
▲Eaton*† .....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*†.....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*†.....Ottawa	George W. Keightley.
▲Elyria*†.....Lorain	E. G. JOHNSON.
Euclid*†.....Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*†.....Hancock	M. C. SHAFER.
Flushing*†.....Belmont	A. M. Brown.
Forest*† .....Hardin	Russell Price.
Fort Recovery*†.Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† .....Harrison	B. W. Rowland.
Fremont*†.....Sandusky	JAMES H. FOWLER.
Galion*† .....Crawford	R. W. Johnston.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
Gambier*† .....Knox	See Mount Vernon.
Garrettsville*† ..Portage	R. S. Webb.
Geneva*† .....Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*• M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† .....Trumbull	R. W. Deemer.
Glenville*† ....Cuyahoga	See Cleveland.
Glouster*† .....Athens	A. A. Amos & Bro.
Grafton*† .....Lorain	See Elyria.
Granville*† .....Licking	E. J. Dorsey.
Greenfield*† ....Highland	DICKEY & HEISKELL.
Greenspring*† .....Seneca	C. S. Burton.
▲Greenville*† .....Darke	ANDERSON & BOWMAN.
Greenwich*† .....Huron	T. K. Strimple.
Groverhill*†... Paulding	R. W Pickering.
▲Hamilton*† .....Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† .....Wyandot	See Upper Sandusky.
Harrison*† ... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† ....Defiance	L. E. Griffin.
Highland*† .....Highland	See Leesburg.
▲Hillsboro*† .....Highland	STEELE & SAMS.
Holgate*† .....Henry	E. F. Thompson.
Hubbard*† .....Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† .....Erie	C. M. Ray.
▲Ironton*†.....Lawrence	CORN & THOMPSON.
▲Jackson*† .....Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† .....Greene	W. A. Paxson.
▲Jefferson*† ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† . Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .....Licking	G. W. Lewis.
Kalida* .....Putnam	See Columbus Grove.
Kent*† .....Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† .....Ross	See Chillicothe.
Kinsman*† .....Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† ..... Fairfield	G. E. MARTIN.
Larue*† .....Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† ..Columbiana	C. D. Dickinson.
Leipsic*† .....Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† ....Richland	See Mansfield.
Liberty Center*†. Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† ..... Columbiana	J. R MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† .....Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† .....Madison	Durflinger & Emery.
Lorain*† .....Lorain	FRANK COLEMAN.
Loramie* .....Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*†...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† .....Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† ..... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† .....Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	F. T. ARTHUR
Mason*† .....Warren	See Lebanon.
Massillon*† ..... Stark	BALDWIN & YOUNG.
Maumee*† .....Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† .... Hancock	W. E. Cooper.
▲McConnelsville*†Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*†... Clermont	S. A. West.
Milford Center*†..Union	See Marysville.
▲Millersburg*† ... Holmes	Reed & Hanna.
Mineral Point*†Tusc'was	W. M. Tracy.
Minerva*† .....Stark	J. F. Jerome.
Minster*† .....Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† .....Warren	T. C. Welch.
Moscow*• ..... Clermont	See Felicity.
▲Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*†...Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† .....Knox	WILLIAM M. KOONS.
Mt. Victory*† ....Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† .....Stark	See Canton.
Nelsonville*† ..... Athens	Asher Buckley.
Nevada*† .....Wyandot	L. B. Reed.
▲Newark*† .....Licking	FREDERIC M. BLACK.
New Bremen*†.Auglaize	See St. Mary.
New Carlisle*† .....Clark	R. H. Runnells.
New Comerst'n*† T'ear's	E. E. Lindsey.
New Holland*†Pickaway	CHARLES H. MAY.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† ...Huron	R. C. Powers.
New Madison*† ...Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† .....Preble	See Eaton.
▲New Phil'd'lp'a*†.Tus'as	NEELY & PATRICK.
New Richmond*• .Cler'nt	F. A. Roberts.
New Vienna*† ...Clinton	F. W. Kelly.
New Washin'n*†.Craw'd	H. M. Cory.
Niles*† .....Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*..Wood	S. P. HARRISON.
North Fairfield*...Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† .....Jackson	J. E. Jones.
Oberlin*† ..... Lorain	W. B. BEDORTKA.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ohio City*•† ... Van Wert	See Van Wert.
Orrville*•† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor.
Osborn*•† ..... Greene	R. H. Swadner.
Ostrander*•† ... Delaware	See Delaware.
▲Ottawa*•† ..... Putnam	G. W. RISSER.
Oxford*•† ..... Butler	E. E. Williams.
▲Painesville*•† ..... Lake	W. A. BREED.
Pataskala*•† ..... Licking	See Newark.
▲Paulding*•† ..... Paulding	SNOOK & SAVAGE.
Payne*•† ..... Paulding	M. B. Everitt.
Peebles*•† ..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	J. S. Hoyman.
Perrysburg*•† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*•† ..... Miami	JOHN C. GEYER.
Plain City*•† ..... Madison	H. C. Black.
Pleasant City*•† Guernsey	L. S. Garber.
Plymouth*•† .... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*•† ..... Meigs	O. L. BRADBURY.
▲Port Clinton*•† ... Ottawa	S. P. Alexander.
▲Portsmouth*•† ..... Scioto	NOAH J. DEVER.
Prairie Depot* ..... Wood	FRANK GRAHAM.
Prospect*•† ..... Marion	See Marion.
Quaker City*•† . Guernsey	J. L. Douglas.
▲Ravenna*•† ..... Portage	J. H. NICHOLS.
Richwood*•† ..... Union	JOHN F. MILLAR.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† ..... Mercer	A. G. Stewart.
Roseville*•† .. Muskingum	Wm. Dunn.
Rushsylvania*•† ... Logan	See West Mansfield.
Sabina*•† ..... Clinton	J. M. Morton.
Salem*•† ..... Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•† ..... Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*•† ..... Brown	See Georgetown.
Scio*•† ..... Harrison	Easton Randolph.
Seville*•† ..... Medina	Lee Elliott.
Shanesville*†. Tuscarawas	JOHN DOERSCHUK.
Shelby*•† ..... Richland	Skiles & Skiles.
Sherodsville*•† ... Carroll	See Carrollton.
Sherwood*•† .... Defiance	W. W. Huff.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•† ..... Wayne	L. D. Cornell.
▲Sidney*•† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*•† ..... Perry	Owen Yost.
Somerton* ..... Belmont	See Bellaire.
South Charleston*•† Clark	Charles E. Ballard.
Spencer*•† ..... Medina	Frank Heath.
Spencerville*•† ..... Allen	J. M. Bailey.
▲Springfield*•† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*• .... Greene	Marcus Shoup.
▲St. Clairsville*•†. Belmont	A. H. & W. MITCHELL.
▲Steubenville*•†. Jefferson	Rogers & McCausleu.
St. Mary*•† ..... Auglaize	D. F. Mooney
St. Paris*•† ... Champaign	C. E. Buroker.
Strasburg*•† . Tuscarawas	Philip G. Garver.
Stryker*•† ..... Williams	J. T. Heater.
Sunbury*•† ..... Delaware	C. C. Brooks.
Swanton*•† ..... Fulton	G. W. Humphrey.
Sycamore*•† .... Wyandot	R. S. Gallaher.
Sylvania*•† ..... Lucas	W. E. CHAPPLE.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*•† ..... Seneca	BUNN & ROYER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•† ..... Crawford	See Bucyrus.
▲Toledo*•† ..... Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•† ..... Jefferson	See Steubenville.
▲Troy*•† ..... Miami	J. A. DAVY.
Tuscharville*•†. Tuscara's	W. B. STEVENS.
▲Up. Sandusky*•† Wyandot	Carey & Parker.
▲Urbana*•† .... Champaign	WAITE & DEATON.
Utica*•† ..... Licking	G. M. Sipe.
▲Van Wert*•† ... Van Wert	BLACHLY & MATTHIAS.
Vermilion*•† ..... Erie	H. R. Williams.
Versailles*•† ..... Darke	A. Calderwood.
Wadsworth*•† .... Medina	E. S. Pardee.
Wakeman*•† ..... Huron	See Norwalk.
Waldo*•† ..... Marion	See Marion.
▲Wapakoneta*•† . Auglaize	GOEKE & HOSKINS.
▲Warren*•† ..... Trumbull	T. H. GILMORE.
▲Washington C.H.*•† Fay'te	A. R. CREAMER.
▲Wauseon*•† ..... Fulton	Fuller & Handy.
▲Waverly*•† ..... Pike	John A. Eylor.
Waynesville*•† ... Warren	J. G. Keys.
Wellington*•† ..... Lorain	G. L. BLINN.
Wellston*•† ..... Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	F. L. WELLS.
West Alexandria*•†. Preb.	Oscar Sheppard.
Westerville*•† .. Franklin	H. T. Sibel.
West Farmington*•† Trum.	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•† .... Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† . Logan	P. M. Kelar.
West Milton*•† .... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•† .... Wayne	T. B. Keeler.
▲West Union* ..... Adams	F. D. Bayless.
West Unity*•† ... Williams	G. C. Rings.
Wharton*•† ..... Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•. Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Wilshire*•† .... Van Wert	See Van Wert.
▲Wilmington*•† ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*•† ..... Adams	T. C. Downey.
▲Woodsfield*•† .... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	LITTLE & SPENCER.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†. Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†. Muskingum	JAS. M. BAILEY.

OKLAHOMA TERRITORY.

▲Alva*•† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver* ..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell*•† ..... Kay	TETIRICK & ROSE.
Braman* ..... Kay	See Newkirk.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland* ..... Pawnee	G. T. GRAVES.
▲Cloudchief* ..... Washita	HENRY N. BERRY
Cushing* ..... Payne	See Chandler.
Earlsboro*•†, Pottawato'ie	See Tecumseh.
Edmond*•† .... Oklahoma	H. H. Moose.
▲El Reno*•† ..... Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* ..... Blaine	Seymour Foose.
▲Grand* ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†. Kingfisher	L. M. Gray.
Jefferson*•† ..... Grant	C. M. Keiger.
Jennings* ..... Pawnee	See Pawnee.
Kildare*•† ..... Kay	See Ponca.
▲Kingfisher*•†. Kingfisher	P. S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† ..... Grant	Thomas Kearee.
Mulhall*•† ..... Logan	W. H. Matthews.
Nardin*•. ..... Kay	See Newkirk.
▲Newkirk*•†. ..... Kay	W. S. CLINE.
New Ponca ..... Kay	See Newkirk.
▲Norman*•† ..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale* ..... Washita	See Cloudchief.
Okarche*•† ..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†..... Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*•† ..... Noble	J. L. Pancrost.
Perkins* ..... Payne	Charles A. Wallace.
Ponca* ..... Kay	D. L. HUBLER.
▲Pondcreek*•† ..... Grant	A. M. MACKEY.
Ripley ..... Payne	See Cushing.
Shawnee*•† Pottawatomie	J. H. WOODS.
▲Stillwater* ..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•† Pottawato'ie	FREDERICK KING.
Tonkawa* ..... Kay	See Newkirk.
▲Watonga* ..... Blaine	I. H. LOOKABAUGH.
Waukomis*•† .... Garfield	S. S. Stevens.
Weatherford* ..... Custer	J. C. McKnight.
Wellston* ..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•† ..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•† ..... Gilliam	S. A. D. Gurley.
Ashland*•† ..... Jackson	E. D. Biggs.
▲Astoria*•† ..... Clatsop	FULTON BROS.
Athena*•† ..... Umatilla	R. J. SLATER.
▲Baker City*•† ..... Baker	See Union.
Brownsville*•† ..... Linn	A. A. Tussing.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†.....Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*† ..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Union.
Independence*† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*●....Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*† .....Union	WILLIAMS, BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*†.....Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†.....Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†.....Polk	N. L. Butler.
▲Moro*●..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† .....Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	JOHN McCOURT.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	SCHNABEL & SCHNABEL. Refer to Merchants Nat. Bank. General Practice in Federal and State Courts.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†..... Marion	CARSON & ADAMS.
Scio*† ..... Linn	See Lebanon.
Sheridan*† ..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†..... Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*†..... Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambier*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*†..... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†..... Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Green.
Avonmore* Westmoreland	See Leechburg.
Bangor*†.. Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaverfalls*†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	MOSES A. POINTS.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†..... Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*†. Northa'pton	W. J. C. LOOS.
Big Run*†..... Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart.
Bradford*†..... McKean	W. E. BURDICK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†.... Jefferson	S. A. Craig.
Brownsville*†... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Canonsburg*†. . Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	WILLIAM E. WATT.
▲Carlisle*† ...Cumberland	J. HARVEY LINE.
Carnegie*† ....Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*†. .Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†.....Delaware	WASHABAUGH & PENDLETON.
Chicora*† .....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†....Clearfield	SWOOPE & PATTON.
Clintonville*† ...Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*†.....Chester	W. S. Harian.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*†. Mon'm	H. M. Tracy.
Coraopolis*†...Allegheny	W. T. Treadway.
Corry*† .....Erie	DON. F. SMITH.
▲Coudersport*† ....Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†.....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*† .....Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† .....Tioga	F. D. Selph.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" " "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†..Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†. Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† ....Adams	W. McSHERRY, JR.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† ..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*† ..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	Henry Boulton.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pf'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† ..... Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† ..... McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† .....Tioga	Henry A. Ashton.
Kutztown*†. .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Tamaqua.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*† .Armstrong	Thomas J. Van Giesen.
Lehighton*† ....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*† ....Crawford	See Meadville.
Lititz*† .....Lancaster	See Manheim.
Littlestown*† ....Adams	H. C. Hinkle.
▲Lock Haven*† ....Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*† Sc'ylkill	J. J. BROWN.
Mahoningtown*† .L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† .....Lancaster	J. B. Strob.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*† .....Lancaster	D. B. Case.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*† .....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† ..... Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H HACKENBERG
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*† ....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville* ...Lancaster	See Columbia.

Town and County.	Name.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† ....Luzerne	JAMES M. FRITZ.
Nazareth*• Northampton	Calvin T. Smith.
New Bethlehem*†.Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*† ..Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*†W'a'm'd	See Allegheny.
New Oxford*† ...Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† ..Cumberland	H. W. McCrea.
NewWilmingt'n*•Law'nce	D. F. McCready.
Norristo'n*†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† .....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola*† .....Tioga	Charles Tubbs.
Osceola Mills*†Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ...Chester	A. T. Parke.
Parnassus*†Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*†Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y., Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON, 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. V. Filbert.
▲Pittsburg*† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*†.McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*†M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*† .Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V. Ommeron.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† .....Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*† .....Elk	H. A. HALL.
Rimersburg*† .....Clarion	See Bethlehem.
Rochester*† .....Beaver	A. P. MARSHALL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† ..... Indiana	See Indiana.
Sandylake*•†..... Mercer	J. H. Robb.
Sayre*•†..... Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Uiery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† .... Snyder	Charles Hower.
Sellersville*•† ..... Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•† .North'mb'd	SAMUEL HECKERT.
Sharon*•†. ..... Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†..... Mercer	James A. Pierce.
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•†....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*•†.... McKean	GARTON & RICHMOND.
▲Somerset*•†.... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†.. Crawford	See Conneautville.
Spring City*•†.... Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.... York	W. B. Gemmill.
St. Mary's*•†..... Elk	E. J. Wimmer.
St. Petersburg*•†. Clarion	See Clarion.
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•†..... Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†..... Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†..... Erie	Sproul & Morrow.
▲Uniontown*•†.... Fayette	L. H. FRASHER.
Vandergrift*•†Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*•†..... Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•†..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†.... Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*• .....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony*•†.....Kent	Eugene F. Waner.
Ashaway*.....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†... Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†.Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. SHEFFIELD, JR.
North Scituate*....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	Edward F. Lovejoy.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	GEORGE L. COOKE.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†...Washington	OLIVER H. WILLIAMS.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†.....Abbeville	PARKER & GREENE.
▲Aiken*•†..... Aiken	HENDERSONS.
Allendale*•†.... Barnwell	See Denmark.
▲Anderson*•†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*•†..... Bamberg	John R. Bellenger.
▲Barnwell*•†..... Barnwell	R. A. Ellis.
Batesburg*•†.. Lexington	See Edgefield.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
Belton*•†..... Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•†... Cherokee	E. A. Trescot.
Blackville*•†.... Barnwell	See Denmark.
Branchville*•†Orangeb'rg	W. H. Reedish.
▲Camden*•†..... Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	Stevenson & Matheson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•†..... Laurens	See Laurens.
Cilo*•† .....Marlboro	T. W. Boucher.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•†.Darlington	WOODS & MACFARLAN.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†..... Marion	Sellens & Sellens.
Easley*•†..... Pickens	See Pickens.
▲Edgefield*•†.... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... York	See Rockhill.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*•†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•†..... Lancaster	E. D. Blakeney.
▲Kingstree*•†.Williamsb'g	T. M. Gilland.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†.. Lexington	Efird & Dorcher.
▲Manning*•†.... Clarendon	W. C. Davis.
▲Marion*•†..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
Mullins*•†..... Marion	See Marion.
▲Newberry*•†... Newberry	J. Y. CULBREATH.
Newry* .....Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•†..... Anderson	See Greenville.
Pendleton*•†... Anderson	R. W. Simpson.
▲Pickens*..... Pickens	Julius E. Boggs.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	R. A. Means.
Rock Hill*•†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*•†Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.

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Town and County.	Name.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†.....Union	HYDRICK & SAWYER.
Yarnville*†.....Hampton	J. W. Moore.
▲Walhalla*†.....Oconee	R. A. Thompson.
▲Walterboro*†..Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*†Anderson	See Greenville.
▲Winnsboro*†...Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†.....York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†.....Brown	C. M. STEVENS.
Alcester*†.....Union	See Elk Point.
▲Alexandria*†....Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†.....Day	See Webster.
Arlington*†..Kingsbury	E. W. Smith.
▲Armour*†.....Douglas	JOHN T. MATHEWS.
Artesian*†.....Sanborn	See Woonsocket.
Aurora*†.....Brookings	See Brookings.
▲Bangor*.....Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*†.....Union	CHARLES W WOLBERT.
Bigstone*†.....Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*†.....Hughes	See Pierre.
Bowdle*†.....Edmunds	A. F. Le Claire.
Bradley*†.....Clark	See Clark.
Bridgewater*†..McCook	E. L. Abel.
Bristol*†.....Day	See Webster.
▲Britton*†.....Marshall	Byron Abbott.
▲Brookings*†..Brookings	CHEEVER & HALL.
Bryant*†.....Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*†.....Miner	See Howard.
▲Canton*†.....Lincoln	HUNDSON & FORREST.
Carthage*†.....Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†....Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*†.....Moody	See Dell Rapids.
Columbia*†.....Brown	I. Hunsberger.
Conde*†.....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†.....Turner	See Parker.
▲Deadwood*†...Lawrence	MARTIN & MASON.
Dell Rapids*†Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	E. S. Johnson.
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†.....Brookings	Alexander & Hooker.
Emery*†.....Hanson	See Alexandria.
Erwin*†.....Kingsbury	A. W. Stone.
Estelline*†.....Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*.....Gregory	E. M. Starcher.
Fairview*†.....Lincoln	See Canton.
▲Faulkton*†.....Faulk	Frank Turner.
▲Flandreau*†.....Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†.....Brown	J. C. Simmons.
Freeman*†..Hutchinson	See Menno.
▲Gannvalley*.....Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†.....Potter	F. B. PATTERSON.
Groton*†.....Brown	F. E. Campbell.
Harrison*.....Douglas	See Armour.
Hartford*†..Minnehaha	See Sioux Falls.
Hecla*†.....Brown	See Aberdeen.
Hetland*†.....Kingsbury	F. W. McGinness.
Highmore*†.....Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†.....Beadle	E. Wilson.
▲Hot Springs*†Fall River	LOOMIS S. CULL.
▲Howard*†.....Miner	Farmer & Farmer.
Hudson*†.....Lincoln	A. R. Jamison.
Hurley*†.....Turner	John W. Edmunds.
▲Huron*†.....Beadle	PYLE & TAYLOR.
▲Ipswich*†.....Edmunds	C. H Barron.
Irene*†.....Clay	See Yankton.
Iroquois*†...Kingsbury	C. G. Swafford.
Jefferson*†.....Union	See Elkpoint.
Keystone*...Pennington	See Hill City.
Kimball*†.....Brule	J. B. Long.
Lake Preston*†Kingsb'y	A. R. Abel.
Langford*†.....Marshall	See Britton.
Lead*†.....Lawrence	G. B. Thompson.
Lennox*†.....Lincoln	See Canton.
▲Leola*.....McPherson	See Eureka.
Lesterville*†...Yankton	A S. Dunning.
▲Madison*†.....Lake	J. H. Williamson.
Mellette*†.....Spink	A. A. TWICHELL.
Menno*†...Hutchinson	W. Dimock.
▲Millbank*†.....Grant	GEORGE S. RIX.
▲Miller*†.....Hand	JOHN PUSEY.
▲Mitchell*†.....Davison	T. J. SPANGLER.
Montrose*†.....McCook	M. A. Butterfield.
▲Mound City*....Campbell	A. Sutherland.
Mount Vernon*†Davison	See Mitchell.
▲Oacoma*.....Lyman	J. G. Bartine.
Oldham*†.....Kingsbury	See Desmet.
▲Olivet*.....Hutchinson	M. T. Halphide.
▲Onida*.....Sully	J. H. Gropengieser.
▲Parker*†.....Turner	EDWIN L. BROWN.
Parkston*†..Hutchinson	John G. Hawley.
Pierpoint*†.....Day	See Webster.
¶▲Pierre*†.....Hughes	IVAN W. GOODNER.
▲Plankinton*†.....Aurora	S. H. Bakewell.
Platte.....Charles Mix	G. B. HARBEN.
Pukwana*†.....Brule	See Chamberlain.
▲Rapid City*†.Pennington	WOOD & BUELL.
▲Redfield*†.....Spink	STERLING & MORRIS.
Revillo*†.....Grant	H. E. Jones.
▲Salem*†.....McCook	E. H. Wilson.
Scotland*†..Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*†.....Roberts	R. O. Pearson.
Spearfish*†....Lawrence	R. F. Crawford.
Spencer*†.....McCook	See Salem.
Springfield*†Bonhomme	Wilcox & Clermont.
▲Sturgis*†.....Meade	CHARLES C. POLK.
Summit*†.....Roberts	See Wilmot.
Toronto*†.....Deuel	See Clear Lake.
Tripp*†...Hutchinson	See Armour.
▲Tyndall*†...Bonhomme	W. T. Williams.
Valley Springs*†Minn'ha	See Sioux Falls.
Verdon*†.....Brown	See Groton.
▲Vermillion*†.....Clay	J. A. COPELAND.
Viborg*†.....Turner	See Parker.
Vienna*†.....Clark	See Clark.
Volga*†.....Brookings	A. S. Mitchell.
Wakonda*†.....Clay	See Centerville.
Warner*†.....Brown	See Aberdeen.
▲Watertown*†.Codington	IRVIN H. MYERS.
Waubay*†.....Day	See Webster.
▲Webster*†.....Day	FRANK SEARS.
Wessington*†.....Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'id	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*†.....Brookings	Charles H. Farrell.
WhiteLake*†....Aurora	A. H. Henneous.
Whiterock*†....Roberts	See Sisseton.
Whitewood*†..Lawrence	See Deadwood.
Willowlake*†.....Clark	See Clark.
▲Wilmot*†.....Roberts	HOWARD BABCOCK.
Wolsey*†.....Beadle	Chenoweth Bros.
▲Woonsocket*†..Sanborn	J. T. Kean.
Worthing*†.....Lincoln	See Canton.
▲Yankton*†.....Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Isaac K. Revelle.
Alexandria*.....DeKalb	Dan Williams.
▲Altamont.....Grundy	See Tracy City.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*†.....McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.....Bedford	W. B. Bates.
Bells*†.....Crockett	Eugene Casey.
▲Benton*.....Polk	B. B. C. Witt.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*†.....Hardeman	Wood & McNeal.
Bristol*†.....Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown*.....Pickett	W. J. Chilton.
▲Camden*†.....Benton	S. L. Peeler.
▲Carthage*.....Smith	J. M. Fisher.
▲Celina*.....Clay	M. C. Sidwell.
Centerville*†....Hickman	CLAGETT & FLOWERS.
▲Charlotte.....Dickson	Morris & Cook
▲Chattanooga*†.Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*†.....Montg'y	LEECH & SAVAGE.
▲Cleveland*†.....Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ‡ Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*● ..... Putnam	A. Algood.
▲Covington*●† ..... Tipton	C. B. Simonton.
▲Crossville* .. Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*†Clalb'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*● ..... Franklin	See Winchester.
Dickson*● ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*● ..... Weakley	T. K. Reynolds.
▲Dunlap*● ..... Sequatchie	Stewart & Stewart.
Dyer*● ..... Gibson	See Trenton.
▲Dyersburg*● ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*● ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*● ... Lincoln	W. B. LAMB.
▲Franklin*● ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*● ..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville* ..... Smith	E. M. McDonald.
▲Greeneville*● ... Greene	Shoun & Susong.
Greenfield*● ... Weakley	J. C James.
Halls*● ..... Lauderdale	See Dyersburg.
Harriman*● ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*● ..... Chester	T. F Stubblefield.
Humboldt*● ..... Gibson	J. A. Collingsworth.
▲Huntingdon*● .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ... Campbell	W. R. Peters.
▲Jackson*● ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*● ..... Marion	Spears & Roberson.
Jellico*● ..... Campbell	H. M. Goins.
JohnsonCity*●. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*● Washington	Newton Stocker.
Kenton*● ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*● ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*●†Lawr'ce	W. R. King.
▲Lebanon*● ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*● .... Marshall	W. P. McClure.
▲Lexington*● .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*● ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*● ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*● .... Coffee	Cross & Ramsey.
Martin*● ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*● ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*● ..... Carroll	See Huntingdon.
▲McMinnville*●... Warren	LIND & HOODENPYL.
▲Memphis*● ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*● ..... Gibson	S. R. CLARK.
▲Morristown*● .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*●. Jefferson	C. T. Rankin.
▲Mountain City*.. Johnson	Donnelly & Donnelly.
Mount Pleasant*●. Maury	See Columbia.
▲Murfreesboro*● Ruther'd	PALMER & RIDLEY.
¶▲Nashville*● ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*● ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*● ..... Cocke	H. N. Cate.
Obion*● ..... Obion	See Union City.
▲Ooltewah*● ..... James	See Chattanooga.
▲Paris*● ..... Henry	J. C. SWEENEY.
Petersburg*● .... Lincoln	See Fayetteville.
▲Pikeville*● ..... Bledsoe	John C. Myers.
▲Pulaski*● ..... Giles	HUME R. STEELE.
▲Ripley*● .... Lauderdale	Thomas Steele.
Rockwood*● ..... Roane	T. A. WRIGHT.
▲Rogersville*● ... Hawkins	J. O. Phillips.
Rutherford*● .... Gibson	A. J. Elwie.
Rutledge*● ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*● ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*● ... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*● ..... Fayette	H. C. Moorman.
South Pittsburg*●†Marion	M. M. Allison.
▲Sparta*● ..... White	M. A. Cummings.
▲Spencer*● ..... Van Buren	A. L. Hamby.
Spring City*●† ..... Rhea	R. C. M. Cunningham.
▲Springfield*●.. Robertson	A. E. GARNER.
Sweetwater*●† .... Monroe	Young & Young.
▲Tazewell*● ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*●† ..... Grundy	J. B. Ferguson.
▲Trenton*●† ..... Gibson	WALKER & HUNT.
Trimble*●† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*●† ..... Coffee	Davidson & Aydelott.
▲Union City*●† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*●† ..... Bedford	C. S. Ivie.
Watertown*● ..... Wilson	A. P. Wemock.
▲Waverly*●† .. Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*●† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*●† ..... Taylor	JOHN BOWYER.
▲Albany*●† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*●† ..... Nueces	See Corpus Christi.
▲Alpine*●† ..... Brewster	L. F. Fishback.
Alvarado*●† ..... Johnson	I. A. Patton.
Alvin*●† ..... Brazoria	L. F. Fishback.
Alvord*●† ..... Wise	J. W. Bashaw.
▲Amarillo*●† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*●† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*●†San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Mahery.
Arlington*●† ..... Tarrant	J. O. W. Burney.
▲Athens*●● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*●† ..... Cass	O'Neal & Allday.
¶▲Austin*●† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*●† ..... Callahan	O. Bowyer.
▲Ballinger*●† ..... Runnels	HARRIS & SMITH.
▲Bandera*● ..... Bandera	J. R. Storms.
▲Barstow*●† ..... Ward	See Pecos.
Bartlett*●† .... Williamson	See Belton.
▲Bastrop*●† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*●† .... Jefferson	GREEN & GREEN.
▲Beeville*●† ..... Bee	J. C. CRISP
▲Bellville*●† ..... Austin	Blake & Holland.
▲Belton*●† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*●† ..... Burnet	See Burnet.
▲Bigspring*●† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*●† Nav'o	Callicutt & Call.
Blossom*●† ..... Lamar	See Paris.
▲Boerne*●† ..... Kendall	F. W. Schweppe.
▲Bonham*●† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*●† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brady*	McCulloch	F. M. Newman.
Brandon*†	Hill	See Hillsboro.
▲Breckenridge*	Stephens	William Veale & Son.
Bremond*†	Robertson	J. W. Woods.
▲Brenham*†	Washington	CAMPBELL & PENNINGTON.
Bridgeport*†	Wise	C. A. Bridgeman.
▲Brownsville*†	Cameron	JAMES B. WELLS.
Brownwood*†	Brown	JENKINS & McCARTNEY.
▲Bryan*†	Brazos	DOREMUS & BUTLER.
Burkeville*	Newton	Blake & Smith.
▲Burnet*†	Burnet	J. G. Cook.
Burton*†	Washington	J. J. McCain.
▲Caldwell*†	Burleson	Alexander & Heslip.
Calvert*†	Robertson	Field & Taylor.
▲Cameron*†	Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*†	Hemphill	W. D. Fisher.
▲Canton*	Van Zandt	Haynes & Reese.
▲Canyon*	Randall	See Amarillo.
▲Carrizo*†	Zapata	See Pearsall.
▲Carrizo Springs*	Dimmit	See Pearsall.
▲Carthage*†	Panola	Claude Pollard.
Castroville*	Medina	See Uvalde.
▲Center*	Shelby	I. O. B. RICHARDSON.
▲Centerville*	Leon	Dean & Dean.
▲Channing*†	Hartley	W. Boyce.
Chico*†	Wise	John L. Morris.
▲Childress*†	Childress	W. T. McConnell.
Cisco*†	Eastland	J. J. Butts.
▲Clairemont*	Kent	See Snyder.
▲Clarendon*†	Donley	H. B. White.
▲Clarksville*†	Red River	Chambers & Dook.
▲Claude*†	Armstrong	Ira Webster.
▲Cleburne*†	Johnson	GOLDSMITH & WALKER.
Clifton*†	Bosque	J. C. O'Bryan.
▲Coldspring*	San Jacinto	Felix G. Bryan.
▲Coleman*†	Coleman	T. R. AUSTIN.
▲Colorado*†	Mitchell	W. B. Crockett.
Columbia*†	Brazoria	J. N. Shapard.
▲Columbus*†	Colorado	GEORGE McCORMICK.
▲Comanche*†	Comanche	L. B. Russell.
Commerce*†	Hunt	T. W. Thompson.
▲Conroe*†	Montgomery	T. E. Humphrey.
▲Cooper*†	Delta	L. L. Wood.
▲Corpus Christi*†	Nueces	DELMA & GIVENS.
▲Corsicana*†	Navarro	McKIE & AUTRY.
▲Cotulla*†	La Salle	C. H. Mayfield.
Cresson*†	Hood	See Cleburne.
▲Crockett*†	Houston	NUNN & NUNN.
▲Crowell*	Foard	Robert Cole.
▲Cuero*†	DeWitt	JOHN H. BAILEY.
▲Dalngerfield*†	Morris	J. M. Moore.
▲Dallas*†	Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*†	Wise	R. E. CORSWELL.
DeKalb*†	Bowie	W. W. Dillard.
Deleon*†	Comanche	A. R. Pool.
▲Delrio*†	Valverde	JOSEPH JONES.
Denison*†	Grayson	W. M. PECK.
▲Denton*†	Denton	ALVIN C. OWSLEY.
Detroit*†	Red River	See Clarksville.
▲Dickens*	Dickens	See Plainview.
▲Dimmitt*	Castro	S. Gaugh.
Dublin*†	Erath	McCAIN & DANIELS.
▲Dumas	Moore	See Amarillo.
Eaglelake*†	Colorado	W. S. Strickland.
▲Eagle Pass*†	Maverick	J. M. GOGGIN.
▲Eastland*†	Eastland	D. G. Hunt.
▲Edna*†	Jackson	Dobbs & McCrory.
Elcampo*†	Wharton	W. L. Hall.
Elgin*†	Bastrop	See Bastrop.
▲El Paso*†	El Paso	BEALL & KEMP.
▲Emma*	Crosby	J. WILSON BOYLE.
▲Emory*†	Rains	W. H. Clendenin.
▲Ennis*†	Ellis	D. F. SINGLETON.
▲Fairfield*	Freestone	Boyd, Compton & Anderson.
Farmersville*†	Collin	D. P. JOHNSON.
Ferris*†	Ellis	M. McKnight.
Flatonia*†	Fayette	Lane & Lane.
▲Floresville*†	Wilson	B. F. BALLARD.
▲Floydada*	Floyd	See Plainview.
Forney*†	Kaufman	See Terrell.
▲Fort Davis*†	Jeff Davis	O. L. Price.
▲Fort Stockton*	Pecos	See Pecos.
▲Fort Worth*†	Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
"	"	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†	Robertson	J. D. Gann.
▲Fredericksburg*	Gillespie	A. O. COOLEY.
Frost*	Navarro	B. H. Johnson.
▲Gail*	Borden	See Snyder.
▲Gainesville*†	Galveston	STUART & BELL.
▲Galveston*†	Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
"	"	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*†	Jackson	See Edna.
▲Garden City*	Glasscock	See Midland.
Garland*†	Dallas	See Dallas.
▲Gatesville*†	Coryell	J. E. Walker.
▲Georgetown*†	Will'son	SANSOM & SANSOM.
▲Giddings*†	Lee	J. L. Rousseau.
▲Gilmer*†	Upshur	Barnwell & Eberhart.
▲Glenrose*	Somervell	B. F. ROBERTS.
▲Goldthwaite*†	Mills	E. B. ANDERSON.
▲Goliad*†	Goliad	G. E. Pope.
▲Gonzales*†	Gonzales	BURGESS & HOPKINS.
▲Graham*	Young	Arnold & Arnold.
▲Granbury*†	Hood	J. J. HINER.
Grandview*†	Johnson	F. A. Arnold.
Granger*†	Williamson	J. W. Posey.
▲Greenville*†	Hunt	CRADDOCK & LOONEY.
▲Groesbeck*†	Limestone	Farrar, Williams & Farrar.
▲Groveton*†	Trinity	Kenley & Stevenson.
▲Guthrie*	King	See Benjamin.
▲Hallettsville*†	Lavaca	PATTON & ELLIS.
▲Hamilton*†	Hamilton	J. A. Eidson.
▲Hansford	Hansford	See Canadian.
▲Haskell*	Haskell	Foster & Scott.
Hearne*†	Robertson	Bishop & Lane.
▲Hemphill*	Sabine	A. D. Hamilton.
▲Hempstead*†	Waller	A. C. Tompkins.
▲Henderson*†	Rusk	J. HARVEY TURNER.
▲Henrietta*†	Clay	W. G. EUSTIS.
Hico*†	Hamilton	D. Langford.
▲Hidalgo*	Hidalgo	See Rio grande.
Higgins*†	Lipscomb	E. C. Gray.
▲Hillsboro*†	Hill	WEAR & MORROW.
Holland*†	Bell	See Temple.
▲Hondo*†	Medina	E. De Montel.
Honeygrove*†	Fannin	G. W. Wells.
▲Houston*†	Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
"	"	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†	Grayson	See Sherman.
Hubbard*	Hill	Boyd & Frisby.
▲Huntsville*†	Walker	McKINNEY & HILL.
Hutto*†	Williamson	See Taylor.
Iowapark*†	Wichita	Hinton Smith.
Italy*†	Ellis	See Waxahachie.
Itasca*†	Hill	M. S. Wood.
▲Jacksboro*	Jack	E. W. Nicholson.
Jacksonville*†	Cherokee	See Rusk.
▲Jasper*	Jasper	W. W. BLAKE.
▲Jefferson*†	Marion	R. R. TAYLOR.
Jewett*†	Leon	See Centerville.
▲Johnson City*	Blanco	N. T. Stubbs.
▲Junction*	Kimble	Horace E. Williams.
▲Karnes City*†	Karnes	J. C. GOODE.
▲Kaufman*†	Kaufman	JAMES YOUNG.
Kemp*	Kaufman	See Kaufman.
Kerens*†	Navarro	See Corsicana.
▲Kerrville*†	Kerr	Garrett & Burney.
Killeen*†	Bell	M. N. Baldwin.
Kosse*†	Limestone	See Groesbeck.
▲Kountze*†	Hardin	W. W. DIES.
Kyle*	Hays	See San Marcos.
Ladonia*†	Fannin	R. M. Rowland.
▲Lagrange*†	Fayette	Lane & Lane.
▲Lampasas*†	Lampasas	W. B. ABNEY.
Lancaster*†	Dallas	John W. George.
▲Laplata	Deaf Smith	C. G. Witherspoon.
Laporte*†	Harris	See Houston.
▲Laredo*†	Webb	DODD & MULLALLY.
Leander*†	Williamson	See Georgetown.
Leonard*†	Fannin	Ross & Ross.
Lewisville*†	Denton	See Denton.
▲Liberty*†	Liberty	E. T. Branch.
▲Linden*	Cass	J. S. Mills.
▲Lipscomb*	Lipscomb	See Canadian.
▲Livingston*†	Polk	Hill & Hill.
▲Llano*†	Llano	J. H. McLean.
▲Lockhart*†	Caldwell	J. J. SHEPPARD.
▲Longview*†	Gregg	Turner & McHaney.
Lorena*†	McLennan	See Waco.
Lott*†	Falls	George A. Hodges.
▲Lubbock*	Lubbock	See Plainview.
▲Lufkin*†	Angelina	Mantooth & Townsend.
Luling*†	Caldwell	H. B. Story.
▲Madisonville*	Madison	Dean & Dean.
Manor*†	Travis	James M. Harris.
Mansfield*	Tarrant	W. D. House.
Marble Falls*†	Burnet	See Burnet.
▲Marfa*†	Presidio	H. H. Kilpatrick.
▲Marlin*†	Falls	MARTIN & EDDINS.
▲Marshall*†	Harrison	T. P. Young.
▲Mason*†	Mason	Runge & Crawford.
▲Matador*	Motley	See Plainview.
McGregor*†	McLennan	W. C. O'Bryan.
▲McKinney*†	Collin	JENKINS & McCLELLAN.
▲Memphis*†	Hall	C. R. Brice
▲Menardville*	Menard	L. W. Ainsworth.
▲Meridian*†	Bosque	Robertson & Robertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Merkel*†.....Taylor	See Abilene.
Mesquite*†.....Dallas	See Dallas.
Mexia*†.....Limestone	W. E. Doyle.
▲Miami*† .....Roberts	C. COFFEE.
▲Midland*† ..... Midland	R. H. Zane.
Midlothian*†.....Ellis	J. H. Peebles.
Milford*† .....Ellis	H. N. C. Davis.
Mineola*† .....Wood	Cate & Bruce.
Mineralwells *†PloPinto	Albert Stevenson.
▲Mobeetie* .....Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*† ..... McLennan	John S. Patterson.
Morgan*† ..... Bosque	See Meridian.
Moulton*†.....Lavaca	See Flatonia.
Mount Calm*† .....Hill	See Hillsboro.
▲Mt. Pleasant*†.....Titus	S. P. Pounders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*† .....Morris	See Daingerfield.
Navasota*†.....Grimes	G. W. L. CARR.
New Boston*† .... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*† .....Montague	W. D. Hagler.
▲Oakville* .....Live Oak	F. R. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*† ..... Ector	See Midland.
Omaha*† ..... Morris	See Daingerfield.
▲Orange*† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*† ..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah* .....Cottle	See Quanah.
▲Paintrock* .....Concho	Garland & Montgomery.
▲Palestine*† .....Anderson	B. H. GARDNER.
▲Palopinto*†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*† .....Carson	See Amarillo.
▲Paris*† ..... Lamar	ALLEN & DOHONEY.
Parnell .....Roberts	See Canadian.
▲Pearsall*† .....Frio	R. W. Hudson.
▲Pecos*† ..... Reeves	T. J. Hefner.
Pilotpoint*† .....Denton	John Collier.
▲Pittsburg*† .....Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*† .....Collin	R. T. Shelton.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*† .Jefferson	John L. Austin.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*† .....Hardeman	M. M. HANKINS.
▲Quitman* ..... Wood	V. B. Harris.
▲Rayner* .....Stonewall	See Anson.
▲Refugio* .....Refugio	See Victoria.
▲Richmond*† ..Fort Bend	D. R. Pearson.
▲Riograndе*† .....Starr	MONROE & SEABURY.
▲Robert Lee* .....Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*† .....Milam	N. H. Tracy.
Rockisland*†...Colorado	See Weimar.
▲Rockport*† .....Aransas	E. A. Stevens.
▲Rocksprings* ...Edwards	Samuel Hough.
▲Rockwall*† ....Rockwall	W. B. Wade.
Rodgers*† ..... Bell	See Belton.
Rosebud*† ..... Falls	George W. Riddle.
Roundrock*†..W'l'mson	R. R. Hyland.
Royse City* ....Rockwall	See Greenville.
Runge*† ..... Karnes	E. G. Gillett.
▲Rusk*† .....Cherokee	E. C. DICKINSON.
Saint Jo*† .....Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*† .....Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*† .....Duval	FRANK FUILLE.
Sanger*† ..... Denton	See Denton.
▲San Marcos*† .....Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*†....Coleman	L. V. Stockard.
Schulenburg*†..Fayette	See La Grange.
▲Seguin*† .....Guadalupe	J. B. Dibrell.
▲Seymour*† .....Baylor	Britain & Glasgow.
▲Sherman*† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	See Clarendon.
▲Sinton*† .... San Patricio	See Corpus Christi.
Smithville*† .... Bastrop	S. L. Staples.
▲Snyder* .....Scurry	C. C. Johnson.

Town and County.	Name.
▲Sonora* .....Sutton	S. G. Tayloe.
Stamford ..... Jones	G. M. SCARBOROUGH.
▲Stanton*† ..... Martin	See Midland.
▲Stephenville*† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*† ..... Wilson	G. M. Clifton.
Strawn*† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*† .... Nolan	E. P. Woodruff.
▲Tascosa*• .....Oldham	See Amarillo.
Taylor*† .... Williamson	FRANCIS HORACE WELCH.
Temple*† ..... Bell	BANKS & COCHRAN.
Terrell*† ..... Kaufman	William H. Allen.
Texarkana*† .....Bowie	WEBBER & WEBBER.
▲Texline*† ..... Dallam	See Clayton, N. M.
Thornton*†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* .....McMullen	Kuykendall & Dilworth.
Timpson*† ..... Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*† .....Smith	CAIN & KNOX.
▲Uvalde*† .....Uvalde	GARNER & LOVE.
Van Alstyne*† ..Grayson	E. J. Humphreys.
Velasco*† .....Brazoria	Lewis R. Bryan.
▲Vernon*† ..... Wilbarger	Bonner & Mason.
▲Victoria*† ..... Victoria	C. F. CARSNER.
▲Waco*† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*† ..... Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*† .. Parker	J. M. RICHARDS.
Weimar*† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*† .....McLennan	E. Bodell.
▲Wharton*† .....Wharton	G. P. DOUGHERTY.
Whitesboro*† ...Grayson	J. K. Jamison.
Whitewright*† .Grayson	W. S. Vernon.
Whitney*† ..... Hill	W. T. Moore.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*† .Wichita	MONTGOMERY & HUGHES.
Willispoint*† ..Van Zandt	W. B. Wynne.
Winsboro*† ..... Wood	Howell & Nabors.
▲Woodville*† ..... Tyler	J. A. Mooney.
Wortham*† ...Freestone	See Mexia.
Wolfe City*† ..... Hunt	J. W. Hopkins.
Wylie*† ..... Collin	See Plano.
Yoakum*† ..... DeWitt	THOMAS SMOOT.
Yorktown*† ..... DeWitt	See Cuero.

UTAH.

American Fork*† ..Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*† ..... Beaver	W. F. Knox.
▲Brigham*† ..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*† ..... Summit	See Park City.
Corinne*† .....Boxelder	H. L. Steed.
Eureka*† ..... Juab	B. N. C. Stott.
▲Farmington*† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
▲Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*† ..... Cache	P. E. KEELER.
▲Manti*† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*† ..... Morgan	Samuel Francis.
Mt. Pleasant*†...Sanpete	Ferdinand Ericksen.
▲Nephi*† ..... Juab	F. W. Chappell.
▲Ogden*† ..... Weber	N. J. HARRIS.
▲Panguitch*†..... Garfield	W. P. Sargent.
Park City*† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*† ..... Utah	J. E. Page.
▲Price*† ..... Carbon	See Provo City.
▲Provo City*† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Salt Lake City*•†Salt L'k	GEORGE L. NYE. Refers to Bank of Commerce.
" (*Continued.*) "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•†.....Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele*.....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•†.Bennington	O. M. Barber.
Bakersfield*.....Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•†.....Washington	RICHARD A. HOAR.
Barton*•†.....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•†.....Windsor	W. B. C. Stickney.
Bradford*•†.....Orange	John B. Peckett, Jr.
Braintree*.....Orange	See Chelsea.
Brandon*•†.....Rutland	W. A. ATWELL.
Brattleboro*•†.Windham	WATERMAN & MARTIN.
Bristol*†.....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•†.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	HENRY L. CLARK.
Cavendish*•†.....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•†.....Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*.....Orleans	See Hyde Park.
Danville*•†.....Caledonia	See St. Johnsbury.
Derby*.....Orleans	J. G. Foster.
Derby Line*•†.....Orleans	See Newport.
East Burke*.....Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•†.....Franklin	Isaac N. Chase.
Fair Haven*•†.....Rutland	R. C. Abell.
Felchville*.....Windsor	See Ludlow.
▲Guildhall†.....Essex	See St. Johnsbury.
Hardwick*•†...Caledonia	MELVIN G. MORSE.
Hartford*•†.....Windsor	Samuel E. Pingree.
Highgate*•.....Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*†.....Orleans	W. D. Tyler.
Island Pond*•†.....Essex	George N. Dale.
Jamaica*•†.....Windham	See Brattleboro.
Jay.....Orleans	See North Troy.
Jericho*•†.....Chittenden	See Burlington.
Johnson*•†.....Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*.....Orleans	See Hyde Park.
Ludlow*•†.....Windsor	Sargent & Stickney.
Lunenburg*•†.....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†.Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•†...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•†.....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•†...Lamoille	Powers & Cheney.
▲Newfane*•†.....Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero*...Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*•†....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell*.....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•†.....Rutland	Beaman & Platt.
Proctor*•†.....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•†.....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•†.....Franklin	POWELL & POWELL.
Rockingham.....Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•†.....Windsor	R. C. Dennison.
▲Rutland*•†.....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†....Windsor	A. M. Allbe.'
▲St. Albans*•†.....Franklin	HOGAN & HOGAN.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•†.....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*•†.....Franklin	D. G. Freeman.
Troy*.....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•†.....Addison	Frank L. Fish.
Waitsfield*...Washington	See Montpelier.
Waterbury*•† Washing't'n	W. P. Dillingham.
Waterville*.....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*.....Orleans	See North Troy.
West Randolph....Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Batchelder.
Whittinghame†Windham	See Wilmington.
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C. Enright
Winooski*•† .Chittenden	See Burlington.
Wolcott*•†.....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART.
▲Accomac*.....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•†.....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*•†.....Nelson	Brown & Loving.
Ashland*•†.....Hanover	STONEWALL J. DOSWELL.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*†.....Norfolk	G. D. PARKER.
▲Berryville*•†.....Clarke	A. Moore, Jr.
Big Stone Gap*•†....Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*†.....Washington	See Bristol, Tenn
Buchanan*•†....Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•†..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†...Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*•†.....Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*•†Allegheny	George F. Anderson.
▲Clintonwood*.....Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†..Alleghany	R. L. PARRISH.
Crewe*•†.....Nottoway	W. H. Maun.
▲Culpeper*•†.....Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie.....Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries ..PrinceWilliam	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*•† . Greenesville	W. S. Goodwyn.
▲Fairfax*†.....Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd*.....Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*.....Goochland	A. K. Leake.
Gordonsville*•†....Orange	Phillip Barbour.
Graham*•†.....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.....Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†.....Hanover	G. P. Haw.
▲Harrisonburg*•†.Ro'gh'm	GRATTAN & GRATTAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hay M'ket*†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*....Lunenburg	I. B. Bell.
▲Luray*†..... Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*†Chester'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†.... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*†.. Tazewell	W. W. French.
▲Portsmouth*†.... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†.... Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†.... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*†.... Tazewell	H. C. Anderson.
¶▲Richmond*†.... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND FOLLARD. Refer to State Bank and City Bank.
Roanoke*†..... Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*†....Wythe	See Wytheville.
▲Rustburg*†.... Campbell	Frank Nelson.
▲Salem*†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*†..... Augusta	PATRICK & GORDON.
Strasburg*†. Shenandoah	Stickley & Stickley.
▲Stuart*†..... Patrick	P. Bouldin.
▲Suffolk*†.... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock* .... Essex	Ware & Carter.
▲Tazewell*†..... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*†..... Newkent	R. T. Gregory.
Uppervile*..... Fauquier	See Warrenton.
VirginiaBeach*†Pr. Anne	See Norfolk.
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*†... Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†.. Augusta	See Staunton.
▲W. Appomattox*App'tox	See Lynchburg.
West Point*†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*†Ja'es C'y	N. L. Henley.
▲Winchester*†. Frederick	BARTON & BOYD.
Wingina*†..... Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*† Shenand'h	Walton & Walton.
▲Wytheville*†..... Wythe	E. LEE TRINKLE.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*† .... Chehalis	Irwin & Bridges.
Anacortes*†..... Skagit	H. D. Allison.
▲Asotin*† ..... Asotin	George W. Bailey.
Ballard*† ..... King	See Seattle.
Blaine*† ..... Whatcom	N. A. Cornish.
Castlerock*† .... Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*† ..... Lewis	J. R. BUXTON.
▲Chehalis*† ..... Lewis	Millett & Harmon.
Cheian* ..... Chelan	See Waterville.
Cheney*† ..... Spokane	John I. Melville.
▲Colfax*† ..... Whitman	C. M. WYMAN.
Colton*† ..... Whitman	See Colfax.
▲Colville*† ..... Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* ..... Island	See Port Townsend.
▲Davenport*† .... Lincoln	H. A. P. Meyers.
▲Dayton*† ..... Columbia	EDMISTON & MILLER.
Elberton*† .... Whitman	See Colfax.
▲Ellensburg*† .... Kittitas	KAUFFMAN & FROST.
Elma*† ..... Chehalis	E. L. Minard.
▲Everett*† .... Snohomish	BLACK & EDWARDS.
Fairhaven*† ... Whatcom	Kerr & McCord.
Farmington*† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*† ..... Whitman	R. W. Roberts.
▲Goldendale* .... Klickitat	C. H. Spalding.
Hamilton*† ..... Skagit	I. E. Shrauger.
Harrington*† .... Lincoln	See Davenport.
Hoquiam*● ..... Chehalis	C. W. Hodgdon.
Issaquah*† ..... King	See Seattle.
▲Kalama*† ..... Cowlitz	S. M. Heath.
Kelso*●† ..... Cowlitz	J. F. Van Name.
Kettle Falls*● .... Stevens	See Colville.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*† ..... Spokane	John L. Dirks.
Marysville*† . Snohomish	See Everett.
▲Montesano*† .... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*† ..... Skagit	E. C. MILLIGAN.
▲New Whatcom*†What'm	O. P. BROWN.
Northport*† ..... Stevens	D. H. Carey.
▲North Yakima*† Yakima	WHITSON & PARKER.
Oakesdale*† .... Whitman	R. J. Neergaard.
¶▲Olympia*† .... Thurston	CAMPBELL & HILLS.
Orting*† ..... Pierce	See Tacoma.
Palouse*† ..... Whitman	A. A. Wilson.
▲Pasco* ..... Franklin	R. Olney.
▲Pomeroy*† ..... Garfield	S. G. Cosgrove.
▲Port Angeles*† . Clallam	GEORGE C. HATCH.
▲Port Orchard* ..... Kitsap	J. B. Yakey.
▲Port Townsend*† Jeffe'n	W. W. FELGER.
Pullman*† ..... Whitman	W. H. Harvey.
Puyallup*† ..... Pierce	H. G. Rowland.
Reardan*† ..... Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*† ..... Adams	W. W. ZENT.
Rockford*† .... Spokane	A. K. Clark.
Rosalia*† ..... Whitman	See Oakesdale.
▲Seattle*† ..... King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*†.....Skagit	J. Henry Smith.
▲Shelton*•..... .....Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*†.....Pacific	HEWEN & STRATTON.
▲Spokane*†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*†.....Whitman	George N. Smith.
Uniontown*†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	T. P. & C. C. GOSE.
▲Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*†..... Chelan	Kirk & Whited.
Wilbur*†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*†..... Mercer	HERBERT B. HAWES.
Bramwell*†..... Mercer	E. C. MARSHALL.
▲Buckhannon*†... Upshur	F. C. PIFER.
Cairo*†.....Ritchie	J. Newman.
Cameron*†..... Marshall	J. W. Yoho.
Ceredo*†.....Wayne	See Huntington.
¶▲Charleston*†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*†..... Tucker	C. O. Stricby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*†..... McDowell	See Welch.
Elkins*†..... Randolph	C. W. Daily.
▲Fairmont*†..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	C. W. Dilion.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*•..... Grant	See Petersburg.
▲Grafton*†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*•..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*†..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H .S. Rucker.
▲Huntington*†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*.....Boone	F. C. Leftwich.
Mannington*†... Marion	C. A. Snodgrass.
▲Marlinton*.... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Boreman & Carter.
Montgomery*†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER.
▲Moundsville*†.. Marshall	Meighen & Oldham.
▲NewCumberland*†Han'k	J. R. Donehoo.
▲New Martinsville*†W'tz'l	Hall & Hall.
▲Oceana* .....Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*†...Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown* Taylor	See Grafton.
Ravenswood*†...Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	WARREN MILLER.
▲Romney*•.....Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† .....Harrison	See Clarksburg.
Shepherdstown*† Jef'n	G. M. Beltzhoover.
Shinnston*†.....Harrison	George F. Randall.
Sistersville*† .....Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*†... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*†..... Braxton	B. P. & V. B. HALL.
Terra Alta*† ..... Preston	O. C. Crane.
Thomas*†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	W. M. Werkman.
▲Welch*†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*†..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† .....Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee*.....Kewaunee	See Algoma.
Albany*† .....Green	V. S. Kidd.
Algoma*†.....Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*† .....Polk	W. T. Kennedy.
Amherst*† .....Portage	A. J. Smith.
▲Antigo*†..... Langlade	FINUCANE & CONWAY.
▲Appleton*†... Outagamie	EDWARD G. JONES.
Arcadia*† ..Trempealeau	RICHMOND & RICHMOND.
Arena*†..... Iowa	W. M. Abbott.
Argyle*† .....Lafayette	See Darlington.
▲Ashland*†..... Ashland	F. J. COLIGNON.
Augusta*† ....Eau Claire	E. M. Bradford.
Baldwin*† .....St. Croix	Henry Anderson.
Bangor*†..... LaCrosse	See LaCrosse.
▲Baraboo*† .....Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† ..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† .....Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† .....Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† .....Chippewa	Henry Lebris, Jr.
Bloomington* .....Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*† ..Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† .....Racine	E. E. MILLS.
Butternut*† .....Ashland	Foster & Mars.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cadott*†.....Chippewa	F. E. Watson.
Cambria*†.....Columbia	See Portage.
Cambridge*.....Dane	See Madison.
Cashton*†.....Monroe	See Viroqua.
Cassville*†.....Grant	D. W. Clark.
Cedarburg*†.....Ozaukee	J. F. Trottman.
Centralia*†.....Wood	H. WIPPERMAN.
▲Chilton*†.....Calumet	J. E. McMullen.
▲Chippewa Falls*†Chip'wa	D. BUCHANAN, JR.
Clinton*†.....Rock	See Beloit.
Clintonville*†..Waupaca	F. M. Guernsey.
Colfax*†.....Dunn	See Menomonie.
Columbus*†...Columbia	W. C. Leitsch.
▲Crandon*.....Forest	Samuel Shaw.
Cuba*†.....Grant	S. E. Smalley.
Cumberland*†.....Barron	H. S. Comstock.
Darien*†.....Walworth	See Elkhorn.
▲Darlington*†..Lafayette	OLTON & OSBORN.
▲Dartford*...Green Lake	J. C. McConnell.
Deerfield*†.....Dane	See Madison.
Delavan*†.....Walworth	D. B. Barnes.
Depere*†.....Brown	JOHN SMITH.
▲Dodgeville*†.....Iowa	J. P. Smelker.
Dorchester*†.....Clark	See Marshfield.
▲Durand*†.....Pepin	W. E. Plummer.
▲Eagle River*†.....Vilas	Colman & Colman.
East Troy*.....Walworth	See Elkhorn.
▲Eau Claire*†..Eau Claire	A. H. SHOEMAKER.
Edgerton*†.....Rock	J. P. Towne.
Edmund*†.....Iowa	See Dodgeville.
▲Elkhorn*†.....Walworth	JAY F. LYON.
▲Ellsworth*†.....Pierce	A. Combacker.
Elroy*†.....Juneau	A. H. Smith.
Evansville*†.....Rock	F. L. Jaynes.
Fennimore*†.....Grant	W. E. Lathrop.
▲Florence*†.....Florence	Max Sells.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*†Jefferson	A. M. WEBB.
Ft. Howard*†.....Brown	Sheridan & Evans.
Fountain City*†..Buffalo	Martin Fugina.
Foxlake*†.....Dodge	F. Hamilton & Son.
▲Friendship*.....Adams	J. B. Keyes
Galesville*†Trempealeau	See Arcadia.
Glenwood*†.....St. Croix	See New Richmond.
Glidden*†.....Ashland	See Ashland.
▲Grand Rapids*†.....Wood	H. WIPPERMAN.
▲Grantsburg*†.....Burnett	S. F. Grover.
▲Green Bay*†.....Brown	FRANK H. SUFFEL.
Greenwood*.....Clark	See Marshfield.
Hammond*†.....St. Croix	See Baldwin.
Hancock*†.....Waushara	See Plainfield.
Hartford*†..Washington	H. K. Butterfield.
Hartland*†.....Waukesha	H. W. Goodwin.
▲Hayward*†.....Sawyer	J. F. Riordon.
Hillsboro*.....Vernon	Smith & Webster.
Horicon*†.....Dodge	J. E. Sawyer.
Hortonville*†Outagamie	See New London.
▲Hudson*†.....St. Croix	BAKER & HAVEN.
▲Hurley*†.....Iron	A. L. Ruggles.
Independence*†Tr'mpl'u	See Arcadia.
Iola*.....Waupaca	H. J. Stverson.
Iron River*†.....Bayfield	T. B. Walsh.
▲Janesville*†.....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*†.....Jefferson	R. B. KIRKLAND.
Johnson Creek*†.Jeff's'n	See Watertown.
▲Juneau*†.....Dodge	George W. Sloan.
Kaukauna*†..Outagamie	John Bruemmer.
▲Kenosha*†.....Kenosha	B. O. STURGES.
▲Kewaunee*†..Kewaunee	JOHN WATTAWA.
Kiel*†.....Manitowoc	See Chilton.
Kilbourn*†.....Columbia	Thomas B. Coon.
▲La Crosse*†.....La Crosse	FRUIT & GORDON.
Lafarge*.....Vernon	See Viroqua.
Lake Geneva*†Walworth	CHARLES S. FRENCH.
Lakemills*†.....Jefferson	C. S. GREENWOOD.
Lake Nebagamon*†Dg'las	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden*.....Iowa	See Dodgeville.
Lodi*†.....Columbia	S. H. Watson.
Loyal*.....Clark	D. V. Richardson.
¶▲Madison*†.....Dane	OLIN & BUTLER.
Malden Rock*†.....Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†...Marinette	J. B. FAIRCHILD.
Marion*†.....Waupaca	J. H. SPENGLER.
Markesan*†..Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*†.....Juneau	H. W. Barney.
Mayville*†.....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*†.....Taylor	Clinton Textor.
Melrose*.....Jackson	J. M. Hutchins.
Menasha*†...Winnebago	J. C. KERWIN.
▲Menomonie*†.....Dunn	C. E. FREEMAN.
▲Merrill*†.....Lincoln	CURTIS & REID.
Merrillan*†.....Jackson	Homer C. Clark.
Milton*†.....Rock	E. P. Clarke.
Milton Junction*†..Rock	Will H. Gates.
▲Milwaukee*†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†.....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*†.....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	THOMAS LUCHSINGER.
▲Montello*†.....Marquette	John Barry.
Montfort*†.....Grant	See Lancaster.
Monticello*†.....Green	See Brodhead.
Mount Horeb*†.....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. E. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*†.....Winnebago	J. C. KERWIN.
▲Neillsville*†.....Clark	CHARLES F. GROW.
New Glarus*†.....Green	T. C. Hefty.
New Lisbon*†.....Juneau	J. J. Hughes.
New London*†.Waupaca	OLIVER H. DAY.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse*La Crosse	See La Crosse.
Oakfield*†..Fond du Lac	See Fond du Lac.
Oconomowoc*†Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*†.....Winnebago	Bert. Coffman.
▲Osceola*†.....Polk	Charles H. Oakey.
▲Oshkosh*†...Winnebago	DAVIDSON & WILDE.
Osseo*†.....Trempealeau	See Augusta.
Palmyra*†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*†.....Price	M. BARRY.
Plainfield*†.....Waushara	Angels & Corrigan.
Platteville*†.....Grant	J. W. Bunday.
Plymouth*†..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲PortWashington*†Ozauk	W. M. Foster.
Poynette*†.....Columbia	See Portage.
▲PrarieduChein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†.....Sauk	J. S. Tripp.
Prescott*†.....Pierce	J. S. White.
Princeton*†..Green Lake	F. E. Clark.
▲Racine*†.....Racine	PALMER & GITTINGS.
Randolph*†.....Dodge	R. D. Calkins.
Readstown*.....Vernon	See Viroqua.
Reedsburg*†.....Sauk	PATRICK DALY.
Reeseville*†.....Dodge	Edward J. Devney.
Reweyo*†.....Iowa	See Mineral Point.
▲Rhinelander*†.....Oneida	PAUL BROWNE.
Rice Lake*†.....Barron	K. E. RASMUSSEN.
▲RichlandCenter*†Richl'd	W. S. McCORKLE.
Ripon*†.....Fond du Lac	ROY REED.
River Falls*†.....Pierce	F. M. White.
Sauk City*†.....Sauk	I. B. Quimby.
Seymour*†...Outagamie	F. M. Wilcox.
Sharon*†.....Walworth	See Elkhorn.
▲Shawano*†.....Shawano	M. J. Wallrich.
▲Sheboygan*†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*†Sh'gan	See Sheboygan.
▲Shell Lake*†..Washburn	L. H. Mead.
Shullsburg*†..Lafayette	J. B. Simpson.
SoldiersGrove*Crawford	Thomas & Peterson.
South Milwaukee*†Mil'e	J. G. Davies.
▲Sparta*†.....Monroe	MORROW & MASTERS.
Springgreen*†.....Sauk	T. W. King.
Springvalley*†.....Pierce	See Ellsworth.
Stanley*†.....Chippewa	C. B. Culbertson.
St. Croix Falls*†.....Polk	MONS P. JERDEE.
▲Stevens Point*†.Portage	ATWOOD & GROELLE.
Stoughton*†.....Dane	J. M. Clancey.
▲Sturgeon Bay*†.....Door	R. P. CODY.
Sun Prairie*†.....Dane	Thomas C. Hayden.
▲Superior*†.....Douglas	GEORGE B. HUDNALL.
Thorp*†.....Clark	George B. Parkhill.
Tomah*†.....Monroe	W. B. Naylor, Jr.
Tomahawk*†.....Lincoln	A. H. Woodworth.
Two Rivers*†Manitowoc	See Manitowoc.

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Town and County.	Name.
Unionogrove*•† ....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†..... Vernon	SMITH & GRIFFIN.
▲Washburn*•†..... Bayfield	E. C. ALVORD.
Waterloo*•†..... Jefferson	H. T. AMES.
Watertown*•† .. Jefferson	WM. H. WOODARD.
▲Waukesha*•†... Waukesha	V. H. TICHENOR.
▲Waupaca*•†... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*•†. Washington	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†. La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†.. Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†..... Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†..... Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*•†..... Uinta	H. E. CHRISTMAS.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•† Sw'tw't'r	D. A. Revvill.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†..... Kootenay	J. A. Harvey.
Golden*•† Yale & Caraboo	See Revelstoke.
Grand Forks*..... Yale	HANNINGTON & MORRISON.
Greenwood*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmo..... Kootenay	See Nelson.
Sandon*•† ..... Kootenay	Frank L. Christie.
Slocan.....Kootenay	F. S. Andrews.
Trail*•†.....Kootenay	See Nelson.
Vancouver*•† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burns.

MANITOBA.

Altona*•†.....Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† .....Lisgar	F. A. Brown.
Cartwright*•†.....Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•†...Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiotas† .... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† .....Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•† .....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†...Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*•† .....Selkirk	John O Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Brandon	Goulter & Singer.
Wawanesa*•†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†... Victoria	See Edmundston.
Hartland*•†....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*•† .Westmorel'd	R. W. HEWSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† Sas'k'h'n	See Prince Albert.
Calgary*† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*† Alberta	C. I. P. Conybeare.
McLeod*† Alberta	Haultain & Mackenzie.
Medicine Hat*† Assinib'a	C. R. Mitchell.
Moose Jaw*† Assiniboia	William Grayson.
Moosomin*† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*† Sas'h'n	James McKay.
Qu Appelle* Assiniboia	A. D. Dickson.
Qu Appelle Stn*† Assin'ia	A. D. Dickson.
Regina*† Assiniboia	HAMILTON & JONES.
So. Edmonton* Alberta	A. C. Rutherford.
Wapella*† Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† Assiniboia	Levi Thomson.
Yorkton*† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† Colch'ter	See Truro.
Amherst*† Cumberland	TOWNSEND & ROGERS.
Annapolis*† Annapolis	Fred W. Harris.
Antigonish*† Antigonish	J. A. WALL.
Barrington*† Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Bear River*† Digby	Jones & Nichols.
Berwick*† Kings	See Kentville.
Bridgetown*† Annapolis	O. T. Daniels.
Bridgewater*† Lunenb'g	H. T. Ross.
Canning*† Kings	See Kentville.
Canso*† Guysboro	See Guysborough.
Clarke's Harbor* Shelb'ne	See Shelburne.
Dartmouth*† Halifax	See Halifax.
Digby*† Digby	T. C. Shreve.
Glace Bay† Cape Breton	Chisholm & Crowe.
Guysborough*† Guys'ro'	Joseph A. Fulton.
Halifax*† Halifax	ALFRED WHITMAN.
Kentville*† Kings	W. P. Shaffner.
Lawrencetown*† Halifax	See Annapolis.
Liverpool*† Queens	John George Pyke.
Lockeport*† Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*† Hants	See Truro.
Middleton*† Annapolis	W. G. Parsons.
New Glasgow*† Pictou	Fraser, Jennison & Graham.
North Sydney*† C. Breton	Murray & MacKenzie.
Oxford*† Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† Pictou	W. B. IVES.
Port Hawkesb'y*† Invern's	George O. Forsyth.
Port Hood*† Inverness	Samuel Macdonnell.
Shelburne*† Shelburne	John Hood.
Sherbrooke*† Guysboro	See Guysborough.
Shubenacadie*† Hants	A. Kirkpatrick.
Springhill*† Cumberland	A. W. Foster.
Stellarton*† Pictou	See Pictou.
St. Peter's*† Richmond	See Port Hawkesbury.
Sydney*† Cape Breton	WM. A. G. HILL.
Truro*† Colchester	Hugh MacKenzie.
Westville*† Pictou	See Pictou.
Weymouth*† Digby	J. A. Grierson.
Windsor*† Hants	E. J. MORSE.
Wolfville*† Kings	E. Sidney Crawley.
Yarmouth*† Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*† Halton	W. A. McLean.
Ailsa Craig*† Middlesex	See St. Marys.
Alexandria*† Glengarry	A. L. Smith.
Alliston*† Simcoe	Fisher & Bell.
Almonte*† Lanark	Greig & Jamieson.
Alvinston*† Lambton	Hannah & Burnham.
Amherstburg*† Essex	F. A. Hough.
Arkona*† Lambton	See Watford.
Arnprior*† Renfrew	Dulmage & Burwash.
Arthur*† Wellington	M. M. McMartin.
Athens*† Leeds	W. A. Lewis.
Atwood*† Perth	See Listowel.
Aurora*† York	T. H. Lennox.
Avonmore*† Stormont	See Cornwall.
Aylmer*† Elgin	Miller & Backhouse.
Ayr*† Waterloo	See Galt.
Barrie*† Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† Lincoln	See Hamilton.
Beaverton*† Ontario	T. Earnest Godson.
Beeton*† Simcoe	See Alliston.
Belleville*† Hastings	F. E. O'FLYNN.
Berlin*† Waterloo	A. Miller.
Blenheim*† Kent	R. L. Gosnell.
Blyth*† Huron	A. S. Dickson.
Bolton*† Peel	A. A. Miller.
Bothwell*† Kent	George L. Taylor.
Bowmanville*† Durham	J. Keith Galbraith.
Bracebridge*† Muskoka	Mahaffy & Ashworth.
Bradford*† Simcoe	Mark Scanlon.
Brampton*† Peel	R. H. Pringle.
Brantford*† Brant	BAIRD & HENDERSON.
Brigden*† Lambton	See Sarnia.
Brighton*† No'umberl'd	J. W. Gordon.
Brockville*† Leeds	WOOD & STEWART.
Brussels*† Huron	G. F. Blair.
Burford*† Brant	See Brantford.
Burks Falls*† Muskoka	Stephen T. Evans.
Burlington*† Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† Haldimand	Colter & Goodman.
Chatham*† Kent	WILSON, KERR & PIKE.
Chatsworth*† Grey	See Owen Sound.
Chesley*† Bruce	H. O. Langley.
Chesterville*† Dundas	W. B. Lawson.
Chippawa*† Welland	See Welland.
Clarksburg*† Grey	See Thornburg.
Clifford*† Wellington	See Harriston.
Clinton*† Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*† Simcoe	J. Brookoski.
Collingwood*† Simcoe	HY. ROBERTSON.
Comber*† Essex	See Essex.
Cookstown*† Simcoe	See Alliston.
Cornwall*† Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† Simcoe	See Barrie.
Dashwood* Huron	R. H. Collins.
Delhi*† Norfolk	See Simcoe.
Deseronto*† Hastings	George E. Deroche.
Drayton*† Wellington	A. S. Lown.
Dresden*† Kent	J. W. Sharpe.
Drumbo*† Oxford	See Brantford.
Dundalk*† Grey	I. B. Lucas.
Dundas*† Wentworth	T. H. A. BEGUE.
Dunnville*† Haldimand	W. D. Swayze.
Durham*† Grey	J. P. Telford.
Dutton*† Elgin	C. St. Clair Leitch.
Eganville*† Renfrew	W. Lawson.
Elmira*† Waterloo	See Berlin.
Elmvale*† Simcoe	W. F. W. Lent.
Elora*† Wellington	Henry Wissler.
Embro*† Oxford	See Woodstock.
Erin*† Wellington	See Fergus.
Essex*† Essex	E. A. Wisner.
Exeter*† Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† Wellington	N. M. Monro.
Flesherton* Grey	Lucas & Wright.
Florence*† Lambton	See Bothwell.
Fordwich*† Huron	See Blyth.
Forest*† Lambton	Wm. J. Porte.
Fort Frances Rainy R'er	See Rat Portage.
Fort William*† Algoma	W. A. MATHESON.
Galt*† Waterloo	E. J. BEAUMONT.
Gananoque*† Leeds	W. B. Carroll.
Georgetown*† Halton	G. S. Goodwillie.
Glencoe*† Middlesex	Stuart, Stuart & Ross.
Goderich*† Huron	PHILIP HOLT, Q. C.
Gore Bay* Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† Lincoln	See Hamilton.
Guelph*† Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† Wentworth	CARSCALLEN & CAHILL.
Hanover*† Grey	See Durham.
Harriston*† Wellington	A. G. Campbell.
Harrow*† Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† Prescott	O'BRIAN & HALL.
Hensall*† Huron	H. J. Corkle.
Hespeler*† Waterloo	See Berlin.
Highgate*† Kent	See St. Thomas.
Huntsville*† Muskoka	O. M. Arnold.

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Town and County.	Name.
Ingersoll*•† .....Oxford	HEGLER & HEGLER.
Inwood*•† .....Lambton	See Sarnia.
Iroquois*•† ..... Dundas	A. E. Overell.
Jarvis*•†.....Haldimand	C. E. Bourne.
Keewatin*•†...R'ny R. D.	H. A. Langford.
Kemptville*•†.. Grenville	T. K. Allen.
Kincardine*•†.....Bruce	W. C. Loscombe.
Kingston*•†... Frontenac	SMYTHE & LYON.
Kingsville*•† ..... Essex	W. A. Smith.
Lakefield*•†..... Peterboro	O. A. Langley.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*•† ..... Leeds	See Brockville.
Leamington*•†..... Essex	W. T. Easton.
Lindsay*•† ..... Victoria	MOORE & JACKSON.
Listowel*•† ..... Perth	F. R. Blewett.
London*•† ..... Middlesex	CRONYN & BETTS.
Lucan*•† ..... Middlesex	Wm. McDiarmid.
Lucknow*•†.....Bruce	P. V. Malcomson.
Lynden*•† ... Wentworth	William T. Henderson.
Madoc*•†..... Hastings	Wm. Cross.
Markdale*•† .....Grey	P. McCullough.
Markham*•†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*•† ..... Nipissing	D. A. Dunlap.
Meaford*•† .....Grey	C. T. Sutherland.
Merlin*•†..... Kent	See Blenheim.
Merrickville*•†Greenville	A. E. Baker.
Midland*•†..... Simcoe	John Rowe.
Mildmay*•†.....Bruce	See Walkerton.
Millbrook*•† .... Durham	R. Ruddy.
Milton*•† ..... Halton	V. Chisholm.
Milverton*•†.....Perth	See Listowel.
Mitchell*•†.....Perth	Dent & Thompson.
Morrisburg*•†.... Dundas	J. P. Whitney.
Mount Forest*•†. Wel'ton	R. O. Kilgour.
Napanee*•†.....Lennox	WILSON & WILSON.
Newcastle*•†..... Durham	E. H. McLean.
New Hamburg*†. W'r'l'o	William Millar.
New Market*•†..... York	T. J. Robertson.
Niagara Falls*•†. Welland	F. W. HILL.
North Bay*•†... Nipissing	BROWNING & SENKLER.
Norwich*•†..... Oxford	T. Brown.
Norwood*•†....Peterboro	W. A. F. Campbell.
Oakville*•†..... Halton	D. O. Cameron.
Ofl Springs*•†...Lambton	Isaac Greenizen.
Orangeville*•† .. Dufferin	W. L. Walsh.
Orillia*•†..... Simcoe	S. S. Robinson.
Orono*†..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*•†..... Carleton	BISHOP & SMITH.
Otterville*•†..... Oxford	See Woodstock.
Owen Sound*•†.....Grey	Kilbourn & Kilbourn
Paisley*•†..... Bruce	Hector C. Cowan.
Pakenham*•†..... Lanark	See Perth.
Palmerston*•† Wellington	Drew & Downs.
Paris*†.....Brant	Gordon J. Smith.
Parkdale*•†..... York	John Douglas.
Parkhill*•† .... Middlesex	E. Goodman.
Parry Sound*•†McDoug'll	Pirie & Stone.
Pembroke*•†....Renfrew	J. H. Burritt.
Penetanguishene*•† Simc'e	A. B. Thompson.
Perth*•†.....Lanark	Hall & Hall.
Peterboro*•†...Peterboro	HALL & HAYES.
Petrolia*•† .....Lambton	Moncruff & Gansby.
Pickering*•†.....Ontario	Dow & McGilloray.
Picton*•†.Prince Edward	G. O. Alcorn.
Pt. Arthur*•† Th'rBayDis.	F. H. Keefer.
Port Colborne*•† Welland	G. S. Macdonald.
Port Elgin*•†.....Bruce	C. Dalrymple.
Port Hope*•† .....Durham	H. A. WARD.
Port Perry*•† .....Ontario	H. L. Ebbels.
Port Rowan*•†...Norfolk	See Simcoe.
Prescott*•† .....Grenville	F. J. French.
Preston*•† ..... Waterloo	C. R. Hanning.
RatPortage*•†RainyR.Dis	Langford & Moran.
Renfrew*•†.....Renfrew	Craig & Wilson.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*•† .....Kent	W. E. Gundy.
Ripley*•† .....Bruce	F. L. Pearson.
Rodney*•†.....Elgin	H. Falconer Jell.
Sarnia*•†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*•† Algo'ah.	H. C. Hamilton.
Schomberg*† .....York	See Toronto.
Seaforth*•† .....Huron	R. S. Hays.
Shelburne*•†.....Dufferin	G. M. Vance.
Simcoe*•† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*•†...Lanark	Lavell & Farrell.
Southampton*•†.....Bruce	See Port Elgin.
Springfield*•† .....Elgin	See Toronto.
Stayner*•†..... Simcoe	Hood & Sullivan.
St. Catharines*•† .Lincoln	COLLIER & YALE.
St. George*•† .....Brant	See Paris.
Stirling*•† .....Hastings	See Belleville.
St. Marys*•† .....Perth	E. W. Harding.
Stouffville*•† .....York	C. RUSSELL FITCH.
Stratford*•† .....Perth	IDINGTON & ROBERTSON.
Strathroy*•† ...Middlesex	J. Folinsbee.
St. Thomas*•† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*•†Nipiss'g	Harry D. Leask.
Sudbury*•† .....Nipissing	J. Fowler

Town and County.	Name.
Sunderland*•†....Ontario	T. W. Chapple.
Tara*•† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*•† .....Bruce	J. J. Stephens.
Thamesville*•† .....Kent	See Chatham.
Thedford*•† .... Lambton	See Sarnia.
Thessalon*•† ..... Algoma	See Sault Ste. Marie.
Thornbury*•† .....Grey	Wilson & Dyre.
Thorold*•†..... Welland	COLLIER & BURSON.
Tilbury*•† .....Kent	D. A. McDonald.
Tilsonburg*•†.....Oxford	J. CARRUTHERS.
Toronto*•† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*•†Y'rk	J. A. J. Andrews.
Tottenham*•†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*•† .....Hastings	C. W. Craig.
Unionville*•† .....York	See Toronto.
Uxbridge*•† .....Ontario	S. S. SHARPE.
Vankleek Hill*•† Prescott	F. W. Thistlewaite.
Walkerton*•† .....Bruce	A. Collins.
Walkerville*•†.....Essex	C. H. Robinson.
Wallaceburg*•† .....Kent	Frazer & Jackson.
Waterford*•† .....Norfolk	W. B. Wilkinson.
Waterloo*•† .....Waterloo	William Reade.
Watford*•† .....Lambton	Alexander Saunders.
Welland*•†..... Welland	Raymond & Cohoe.
Westport*•† .....Leeds	See Brockville.
Wheatley*•†.....Kent	See Leamington.
Whitby*•† .....Ontario	G. Y. Smith.
Wiarton*•†..... Bruce	W. J. Ferguson.
Winchester*•† .....Dundas	GEORGE L. HART.
Windsor*•† ..... Essex	CLEARY & SUTHERLAND.
Wingham*•† ..... Huron	J. A. Morton.
Woodbridge*•† .....York	See Toronto.
Woodstock*•† ....Oxford	FINKLE & MULLEN.
Woodville*•† .....Victoria	See Lindsay.
Wyoming*•† ....Lambton	See Sarnia.
Yarker*•†.....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*•† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*•†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*•† Beauh'ois	Thomas Brossoit.
Bedford*•† .... Missisquoi	H. Butler.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†... Ottawa	F. A. Beaudry.
Chambly*•†..... Chambly	P. B. Benoit.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†... Stanstead	G. H. St. Pierre.
Cookshire*•†.. Compton	L. E. Charbonnell.
Cowansville*•† Missisquoi	J. C. McCorkill.
Danville*•† .... Richmond	See Richmond.
Farnham*•†.... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*•†..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	C. B. MAJOR.
Huntingdon*•† .Hunt'don	A. E. Mitchell.
Iberville*†.....Iberville	See St. Johns.
Joliette*•†..... Joliette	J. M. Tellier.
Knowlton*•†.....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq's Cartier	See Montreal.
Lachute*•†.... Argenteuil	G. E. Bampton.
L'Epiphanie*•† L'Ass'pt'n	J. E. Faribault.
Laprairie*•†..... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*•†..... Levis	Charles Darveau.
Longueuil*•†..... Ch'mbly	See Montreal.
Louiseville*•† Maskino'ge	A. L. Desauliniers.

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Town and County.	Name.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*•†.... Rouville	H. G. Paulin.
Mile End*•†...Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. ¶ Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville*•†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*†.... Megantic	See Victoriaville.
Pt. St. Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.

Town and County.	Name.
Richmond*†.... Richmond	P. S. G. McKenzie.
Rimouski*•† ...Rimouski	N. Bernier.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Quebec.
Shawville*•†.....Pontiac	See Ottawa.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E. Missisquoi	Z. V. Cornell.
Stanstead*•†...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste. ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac•† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*•†.... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†.... St. Johns	Paradis & Paradis.
St. Johns Suburb*†Quebec	See Quebec.
St. Laurent*†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*•†Mega'lc	See Quebec.
Three Rivers*•†St. Mau'ce	N. L. De Noncourt.
Valleyfield*•†. Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. SURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. COREIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $2,000,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BEN. S. MAYER, Asst. Cashier.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
H. C. DURAND, President Durand & Kasper Co., Wholesale Grocers.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

Friday, June 29, 1900.

RESOURCES.

Loans and Discounts	$15,930,249 87	
Other Stocks and Bonds	870,995 17	$16,801,245 04
U. S. Bonds to secure Circulation		700,000 00
Overdrafts		11,455 56
Real Estate		40,850 39
Due from Banks and U. S. Treasurer	$7,609,658 85	
Cash	6,709,363 60	14,319,022 45
		$31,872,573 44

LIABILITIES.

Capital Stock Paid in	$ 2,000,000 00
Surplus Fund	400,000 00
Undivided Profits	317,964 31
Circulation	700,000 00
Deposits	28,454,609 13
	$31,872,573 44

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated.

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED
AND WILL RECEIVE
PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

UNITED STATES DEPOSITORY

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,250,000
Deposits, ... 13,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED

E. A. POTTER, President.
G. B. SHAW and JOY MORTON Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

OMAHA NATIONAL BANK...OMAHA, NEB.

CAPITAL, ONE MILLION DOLLARS.

J. H. MILLARD, President.
WM. WALLACE, Cashier.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President.
JAS. M. DONALD, Vice President.
WM. HALLS, JR., Vice President.
WILLIAM LOGAN, Cashier.
WM. I. LIGHTHIPE, Assistant Cashier.
ELMER E. WHITTAKER, Assistant Cashier.
HENRY R. CARSE, 2nd Assistant Cashier.
ALEX D. CAMBELL, 2nd Assistant Cashier.

INVESTMENT BONDS

We offer Municipal Bonds, selected with special care, yielding 4 to 6 per cent. Also Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

CAPITAL, ONE MILLION DOLLARS.